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JOHN CHARLES MAY'S
**COMMERCIAL-
LETTERS**

ACCORDING TO
PROFESSOR GELLERT'S RULES.
TRANSLATED FROM THE LAST GERMAN
EDITION.

BY CAPT. J. G. SMITH, ESQ. B. A.



BREMEN
PRINTED FOR JOHN HENRY CRAMER
1768.

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1852

TO THE WORSHIPFUL
AND MOST LAUDABLE
COLLEGE
OF ALDERMEN,
IN THE OPULENT AND IMPERIAL
FREE CITY OF BREMEN.

TO THE WORSHIPFUL
AND MOST LAUDABLE
COLLEGE
OF ALDERMEN
IN THE OLDEST AND MOST
FREE CITY OF BREMEN

WORTHY GENTLEMEN,



This volume of Commercial-letters can be addressed to none, so properly as to you, who are, and always have been the support and defenders of trade, and from whom it has received so many and signal obligations; to Gentlemen whose actions speak how greatly they have the welfare of trade and navigation at heart; of Gentlemen who have, during so long a course of years, presided with

the greatest dignity, in your august
Shuting, the Palladium of this city's
happy commercial constitution.

To enumerate your great and
good qualities, I know would offend;
shall therefore content myself by de-
monstrating, that the nature and
origin of trade, is the basis of civil
society, the great support of arts and
sciences, the true foundation of liberty,
the parent of industry and elegance,
and essentially necessary to national
happiness.

The nature of man, as it gives him
a strong feeling of indigence, so it af-
fords him also the lights necessary to
avoid

avoid it, and hence arose the first notions of trafic. For when it was perceived, that one family could not live so well without the assistance of another, they even in the earliest ages began to trade, in the easy and natural way of barter.

By degrees, as improvements were made, and reason exerted itself in adding daily to the conveniences of life, trade also began to wear quite another face. Instead of going from house to house, to settle these necessary exchanges, common places of meeting were appointed, and thus *markets* were introduced. At first bare *com-*

modities were exchanged, which introduced *weights* and *measures*.

One of the first, and indeed one of the most material discoveries, that was made in the new art, and which appears to have been made very early, was the necessity of a *common measure*, or *standard*, for regulating the value of all kinds of commodities and manufactures. It was found inconvenient to carry some things to market; those who had goods to exchange, were not always able to find such as had the things they wanted, and perhaps when they were found, they had no occasion for the things offered. To
free

free themselves from these difficulties, men were obliged to fix upon some what, that should be esteemed in just proportions, an equivalent for commodities or manufactures, of any kind; and this was the rise of *money*. There was no need of its having any intrinsic value, for it was sufficient that common consent gave it that kind of course from hand to hand, which is so well expressed by our common term *currency*.

It is also to be observed that silver passed by weight, till civil societies were reduced into perfect order, that is to say, till governments were settled;

led ; for without the sanction of civil authority , that kind of stamp, which converted silver into coin, could not have been had. Hence coin became to be one of the prerogatives of supreme power.

It is a point as yet undecided by the learned, to what nation the invention and first use of *commerce* belonged ; some attribute it to one people, some to another, for reasons that are too long to be discussed here. But after mature reflection, I must confess it seems most probable to me, that the inhabitants of *Arabia* were those that first made long voyages. It must be allowed, that no
country

country was so happily seated for this purpose, as that which they inhabited, being a peninsula, washed on three sides, by the three famous seas, the *Arabian*, *Indian*, and *Persian*. It is also certain that it was very early inhabited; and the first notice of any considerable trade, refers it to the *Ishmaelites*, who were settled in the higher parts of *Arabia*. To them *Joseph* was sold by his brethren, when they were going down with their camels to *Egypt*, with *spicery*, *balm*, and *myrrh*. Certain it is that their *camels* and *caravans*, testify an inland trade; and it must be also allowed, that *balm* and *myrrh* were the

commodities of that country. But whence had they the *spicery*? Or how came *Arabia* to be famous in ancient times for *spices*? Or whence proceeded that mistake of so many great authors of antiquity, that spices actually grew there? Most certainly, because that people dealt in them, the first of any nation we know of. *Strabo*, and many other good authors assure us, that in succeeding times, they were very great traders; they tell us particularly what ports they had, what prodigious magazines they kept, of the richest kinds of goods; what wonderful wealth they obtained; in what prodigious magni-

magnificence they lived; and into what excesses they fell, in respect to their expences for carving, building, and statues.

All this shews that they were very great traders; and it also shews, that they traded to the *East-Indies*, for from thence only, they could have their *spices*, their rich *gums*, their *sweet-scented woods*, and their *ivory*, all which is expressly said, that they had in the greatest abundance.

We find in the records of antiquity, no nation celebrated more early for carrying all arts to perfection than the inhabitants of *Egypt*; and it is certain also, that no art was there cultivated
more

more early, with more assiduity, or with greater success than trade. It appears from the foregoing instance, that the richest commodities were carried thither by land; and it is no less certain, that the most valuable manufactures were invented and brought to perfection there, many ages before they were thought of in other countries. It was by such methods, by a wise and well regulated government, and by promoting a spirit of industry amongst the people, that the ancient *Egyptians* became so numerous, so rich, so powerful; and that their country for large cities, magnificent
structu-

structures, and perpetual abundance, became the glory and wonder of the old world.

The *Phœnicians*, tho' they possessed but a narrow slip of the coast of *Asia*, and were surrounded by nations so powerful, and so warlike, that they were never able to extend themselves on that side, became famous, by erecting the first *naval power* that makes any figure in history, and for the raising of which, they took the most prudent and effectual measures, which raised them to that pitch, that they were no less remarkable for their strength, than considerable for their

con-

conveniency , and so attentive to whatever might contribute to the increase of their power, that they were not more admired for the *vast advantages* they derived from their *commerce* , than they were *formidable* by their *fleets* and *armies*. They were likewise celebrated by antiquity, as the inventors of *arithmetic* and *astronomy*. We learn from the scriptures how advantageous their friendship and alliance became to the two great kings of *Israel* , *David* and *Solomon* ; and we see by the application of the latter for architects and artist to *Hiram* king of *Tyre* , to what a prodigious height they

they had carried manufactures of every kind. And for being the first who sailed to *Tyre* and *Sidon*.

It is very certain that *Solomon* made use of their assistance in equipping his fleets at *Elatb* and *Ezion Geber*. These ports were most commodiously situated on the *Arabian* gulph, and from thence his vessels, manned chiefly by *Phœnicians*, sailed to *Ophir* and *Tharvis*, wherever those places were; probably both sailed in the *East-Indies*. By this adventurous navigation, he brought curiosities into his country, not only unseen, but unheard of before, and riches in such abundance, that, as the

scripture finely expresses it, *He made silver in Jerufalem as stones, and cedar-trees as sycamores that grew in the plains.* The metaphor is very bold and emphatical; but when we consider that it is recorded in this history, that the return of one voyage only to *Ophir*, produced 450 talents of gold, i. e. L 2, 463, 750:- or thereabouts, we cannot doubt of the immense profit that accrued from this commerce.

The whole trade of the Universe became then, as it were, the patrimony of the *Phœnicians* and the *Egyptians*. The latter monopolized that of the *Indies*, and together with her corn and manu-

manufactures, brought such a prodigious balance of wealth continually into the country, as enabled the ancient monarchs of *Egypt* to compass all those memorable works, that in spite of time and barbarious conquerors, remain the monuments of their wisdom and power, and are like to remain so, as long as the world subsists.

The Views of the Macedonian prince were beyond comparison more extensive than his conquests; and whoever considers *Alexander's* plan of power, will think him more a politician than a conqueror. He framed in his own mind an idea of universal monarchy,

which it was indeed impossible for him to accomplish ; but the very notion of it, does him far greater honour than all his victories.

While *Tyre* was in the height of her glory, and had no rival in the empire of the sea, founded her noble colony of *Carthage* on the coast of Africa. About this time the *Romans* began to grow jealous of their naval power, and it cost them *two* obstinate wars of 40. years continuance to humble. When she was at length destroyed, her very ruins were majestic ; for at the beginning of the *third* Punic war, this city contained 700,000 inhabitants alone, and

and had 300 cities in *Africa* under her dominion. Such was the empire of *Carthage*, raised entirely by *commerce*, and to which, if she had been content to have applied herself with the same steadiness in her highest prosperity, as in her early beginnings, there is no doubt she had preserved her *freedom* much longer than she did; for as thrift and diligence, and good faith, are the pillars of a commercial state, so when these are once shaken, it is not only natural that she should decline, but unavoidable also. Reason teaches us this, and we are taught it too, by the example of *Carthage*!

The *Ptolemies*, who were the successors of *Alexander* in Egypt, entered deeply into that *Hero's* scheme, and reaped the benefit of his wise establishment. *Ptolemy Philadelphus*, by encouraging trade, made his subjects immensely rich, and himself inexpressibly powerful. In his time *Alexandria* appeared in pomp and splendor, she owed her birth to *Alexander*, but it was *Ptolemy* who raised her to that magnificence, that ages could not deface. We may guess at her glory, by what we are told was the produce of her customs, which fell little short of 12,000,000, of rixdollars annually.

After

After the fall of such remarkable places, under the barbarous power, of the *Arabs*. When the *Roman* empire was overrun by *Barbarians*, and arts and sciences sunk with that power which had cultivated and protected them, *commerce* also visibly declined, or, to speak with greater propriety, was overwhelmed and lost.

At the same time that *Venice* rose, as it were out of the sea, another republick was erected on the coast of Italy. Thus commerce not only raised *Venice* the rich, on one shore, but also erected *Genoa* the proud on the other.

But to come to another part of the

world. In the middle age of the *German* empire, i. e. about the middle of the 13th century, there was formed a confederacy of many maritime cities. This confederacy regarded commerce only. They had their laws, their ordinances and their judgements, which were observed with the same respect as the maritime Code of the Rhodians. The *Teutonic Hanse* grew in a short time to so high a rank in power and authority, by the immense riches it acquired, that princes themselves rendered it a sincere homage from principles of esteem and admiration. At last princes were aware of the dangers, that such
a leage

a league might produce, which in a few words, were the causes of the gradual declention of the *Hanseatic-alliance*, which, however, is not totally dissolved at this day. The cities of Lubeck, Bremen and Hamburg, maintaining sufficient marks of that splendour and dignity, with which this confederacy was once adorned.

It is alone by trade and commerce, that *England*, and the *United Provinces*, owe their freedom, their power and their wealth. Their distresses taught them the necessity of establishing a moderate and equal government; the mildness of that government, and the

blessings which it procured to its subjects, raised their number, and elevated their hopes. The consequence became quickly visible, and in a short space of time amazing both to friends and enemies ; every fishing village improved into a trading town ; their little towns grew up into large and magnificent cities ; and in less than half a century, the distressed states of *Holland* became high and mighty.

Thus GENTLEMEN kingdoms, states, and cities grow powerful and magnanimous, where trade and commerce flourish ; which you have the honour to defend, and maintain against all kind
of

of usurpation; violence or oppression, whether domestic or foreign. Thus you see, what trade was, what it is, and what it might be. May the giver of all good things, to whose gracious disposition we owe so much, incline you to a grateful sense of His goodness, and teach you to make a right use of the numberless advantages He has put in YOUR power! And may it be the study of this rising generation, especially those who are to be YOUR successors, to prosecute whatever their wise ancestors have begun, to amend their errors, and to exceed their endeavours, that thereby this city may remain

remain a rich, a powerful, and a happy people!

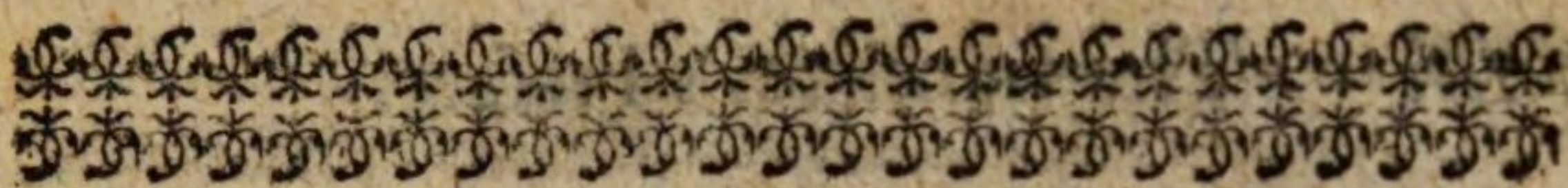
GENTLEMEN, being convinced of the acceptableness of this design, thence I offer it GENTLEMEN, with a heart full of esteem, love and gratitude, as the best pledge of my sincere attachment I can present YOU with.

GENTLEMEN

Your most humble

servant

George Smith.



THE TRANSLATOR'S
P R E F A C E.

The importance of writing letters with propriety and exactness, justly claimes to be considered with care, since next to the power of pleasing with one's presence, every man wou'd wish to be able to give delight at a distance. This great art shou'd be diligently taught the rather, because of those letters which are most useful, and by which the general business of life is transacted, there are no examples easily

XXX The translator's Preface.

to be found. It seems the general fault of those who undertake this part of education, that they propose for the exercise of their scholars, occasions which rarely happen; such as congratulations and condolances, and neglect those without which life cannot proceed. It is possible to pass many years without the necessity of writing panegyrics or epithalamiums; but every man has frequent occasion to state a contract, or demand a debt, or make a narrative of some minute incidents of common life. On these subjects therefore young persons should be taught to think justly, and write clearly, neatly, and succinctly, lest they enter into the world

world without any acquaintance with common affairs, and stand idle spectators of mankind, in expectation that some great event will give them an opportunity to exert their rhetoric.

The translation of these letters were undertaken for private use, and without any design of being made public; tho' the familiar stile, wherein the author has so well succeeded, and the great approbation the manuscript met from several young and eminent merchants of this city of Bremen, who are great admirers and proficient of the English language; persuaded me to resign them to public use.

In affairs of business, the language should be so natural, that the thoughts may seem to have been conceived in the very words they express them in; and the sentiments to have sprung up naturally like the lillies of the field, in greater beauty than the pride of human invention, cou'd have arrayed them in.

I shall conclude this little essay with wishing, that the public may reap, at least, some fruits from the pains I have taken, which will amply reward one who makes a great piece of merit of it to himself, when he can be of any service to the public in general.



THE INTRODUCTION.

W e live in the most prosperous days, where arts and sciences mount to the very summit of perfection. Each endeavour to improve his own, and to make them more useful, and more agreeable. Some propose utility, others pleasure thereby. The first deserve undoubtedly more esteem, than the latter; the last are without the first a dead body, which without usefulness, is unactive.

Commerce is without dispute the basis of a state. Its growth promotes the appearance and power of the great, and the happiness of the inhabitants. By which whole companies, and private persons, mount to the greatest of earthly blessings. The preference which one country has before an other, is thereby communicated. The discovery of foreign lands have been owing to trade. Its shipping traverse the remotest seas; and by which manufactures and all kind of traffick flourish. In short it gives employment and maintenance to the greatest part of the inhabitants of our globe.

The greatest commerce is carried on amongst the absent. This cannot be done verbally; letters are made use of. These must speak for us in the most distant places, buy and sell, and in general testify our intention, our thoughts and meaning, instead of ourselves. This fixes the necessity of letters amongst merchants; from which another immediately follows; which is this. Letters must be intelligible; each particular must be clearly laid down, and every thing avoided, which
may

may cause a misintelligence. Every one knows how much is depending on a merchant's letter being perspicuous.

Commerce being so useful to mankind; consequently deserving of a better cultivation, to mix the agreeable with the necessary part thereof. A well written letter, will contribute much thereto. The learned have been several years employed, in correcting the German language in general, and in particular the epistolary part. Mr. Gellert has given us the compleatest pattern in the familiar way. Several active genius's have follow'd his example with success. Must the merchants alone imitate an old forced chancery stile? Have we no share in the agreeable and purifyed diction? I believe no one will dispute our right to it. But the method of bringing it into practice is difficult. Every one is not qualify'd to read good writings, with due attention. The disciples follow their masters, and a bad method of writing, descends from father to son. A new collection of letters, is therefore necessary.

This is not to be expected from men of learning, who are seldom acquainted with the occurrences of commerce, its investments, alliances and accommodations, or mercantile idioms. No merchant hitherto, has ventured to appear in print; and but few have the requisite method of writing. Besides the most part are occupied, either with necessary or unnecessary business; and those who can spare time, employ their leisure hours in recreation. Observing this obstacle, I was animated to employ the spare hours from business in compiling a collection of commercial-letters for the press. Not requiring they should be received as a model of *Gellerts* stile; no! more is required thereto. They are only an attempt, to be distinguished from all former collections of mercantile-letters.

This new proposed method in correspondence, obliges me in some measure to call them, *my thoughts on a good taste in commercial-letters*. I hope they will not be found quite useless.

Our young merchants set out, in endeavouring to write a fair hand. By which is not understood an orthographical method

thod of compiling a letter, or the beauty of composition, but rather, what is generally called a fine hand writing. As my business is not that of a scrivener, I think it needless to mention those rules, in my treatise; otherwise I should have the satisfaction to present my readers with the history of the 102 Monkeys. They are mention'd by *Marperger*, and copy'd by *Bohn*, and the author of the Moral letters, had intended to renew them, on account of their worth. The art of writing a fine hand, belongs to the writing schools. My intention is, to illustrate the interior parts of a letter, and to give instructions, for doing it in the course of trade.

Heaven be prais'd! we have no occasion to burthen ourselves with the uncouth rules of our ancestors. *Antecedens, connexionio, amplificatio, conclusio*, and such like fetters of more judicious thoughts, are resigned for instructors of such forced methods. We have no rule but this: of writing, as one discourses. If this is done, the letter will be natural, consequently good.

A letter is nothing else but a discourse, intended for an absent person. Hence follows the chief axiom, which is to be observed in a letter.

A *discourse* must be *intelligible*. The *thesis* must not be joined by the prepositions, *after*, *since*, *because*, *when*, *ifso*, *viz.* The *thoughts* must be represented without unnecessary *circumlocutions*; first the most *important*, and things of *less consequence at the end*. You are not to begin a discourse with the methodical words: *In wanting the honour of your company, I was resolved to take the liberty — or, this shews for, a friendly answer, to what you said to me, viz.* All this gibberish is useless in a *discourse*, and I can give no reason, why they are used in commercial letters. I will examine all these, and establish my rules on their antithesis.

Before I proceed, I must get rid of an objection, which may be made against my main-point. *If we are to write, as we speak, all letters compos'd by illiterate people, will be the best.* This objection is not without ground, though subject to
limi-

limitation. Every one will allow, that we ought, in the first place, to *think right*, before our thoughts are produced to paper. He who does not *think right*, can not *discourse right*, consequently *write worse*. The first must be supposed, if the last, is to be expected. The following letter will serve to illustrate my thesis, more clearly. The author is no merchant. The common method used in mercantile-letters, is unknown to him, yet, he knows how to explain himself. This is his letter without alteration.

Honoured Sir,

"This is accompanied according to order
"with 2 Sacks of wool No. 9. 10. by capt.
"— the freight for both sacks is — and
"paid here.

"Inclos'd you receive the account, a-
"mounting to — pray send it safe.

"It is necessary that goods exported from
"hence, be enter'd. The capt. will ac-
"quaint you with the amount.

"I should have written you more, if
"my head was less infirm. Thank God!

"I am so far recovered. Fare well; better
 "than I do. I assure you, that I am always,
 "your

humble servant.

He that speaks well, writes so. I think this is a good example towards familiar writing. Though it is short, yet, I judge it long enough, to justify my axiom.

If one's meaning is not clearly expressed, a misunderstanding, trouble, loss of time and damage, may ensue.

By letters, the most important things in trade are transacted. Thence, it is highly necessary, to explain ones self as intelligible as possible. Unintelligibleness has various sources. It consists first, in the use of unknown words, or such as are borrowed from foreign languages, which are generally speaking, not known by every one. Here is a list of such, as are most in rogue. I have joined the German thereto; the letters themselves, will best testify, whether we have any occasion for such foreign expressions.

1. to desist, *or* to leave off.

2. to accept.

3. to

3. to adrefs, *or* to fend.
4. immediately.
5. adminiftrator.
6. advice.
7. to advife.
8. affection.
9. agio.
10. to acknowledge.
11. to animate.
12. arrival.
13. arbiter, *or* arbitrator.
14. to infure.
15. affignment.
16. to affign.
17. to attest, *or* to testify.
18. average, *or* fea-damage.
19. a bankrupt.
20. to barter.
21. to bonify, *or* to make good.
22. bill, *or* bill-of-exchange.
23. to be bail. to difcount a bill.
24. to celebrate, *or* folemnize.
25. the hand writing.
26. civil.
27. to communicate.
28. to appoint, to order.
29. to appear.

- 30. to confirm.
- 31. consideration.
- 32. conjuncture.
- 33. to consign.
- 34. current-money, *or* currency.
- 35. account current.
- 36. creditor.
- 37. cash lent on a note-of-hand.
- 38. to credit.
- 39. to make debtor, *or* to charge an account.
- 40. debtor.
- 41. to decide.
- 42. to deduct. to subtract from.
- 43. to depofite.
- 44. an agent, an attorney, one authorized.
- 45. to destine, *or* to appoint, to ordain.
- 46. difference.
- 47. delay, *or* hindrance.
- 48. to doubt.
- 49. to effect.
- 50. to avoid.
- 51. to expedite, to forward.
- 52. extract.
- 53. to deliver.
- 54. to make easy, to lighten.
- 55. invoice, bill-of-parcels.

56. a bankrupt, a failure, a becoming insolvent.
57. advice, kind information.
58. to honour, to accept.
59. this, this month.
60. a mortgage, *or* pawn of goods.
61. importance.
62. impost, tax, custom.
63. notcurrent.
64. to indorse.
65. Interest.
66. to judge.
67. extensive.
68. to justify, *or* exculpate.
69. limitted price.
70. to balance, *or* to liquidate.
71. a majority of votes.
72. to merit.
73. to deny.
74. obligation *or* bond.
75. to bind.
76. to observe, *or* regard.
77. to obtain.
78. to occur.
79. to offer.
80. opinion.
81. part, *or* portion.

82. part,

- 82. past, last, former.
- 83. request, petition, desire.
- 84. post-script, *or* addition to a letter.
- 85. to produce, to offer.
- 86. to tender, to accomplish.
- 89. to retrieve.
- 90. first of exchange, *prima*.
- 91. the first.
- 91. to procure.
- 92. to prohibit.
- 93. protection.
- 94. for the future, henceforth.
- 95. a prolongation.
- 96. to attest, to certify.
- 97. to recommend.
- 98. to refer.
- 99. to retrieve, to make good.
- 100. to remit.
- 101. to reserve.
- 102. to resolve.
- 103. to revise, to examine.
- 104. *risque*.
- 105. * way, road, tour.
- 105. salary, wages.
- 106. to make even, to balance.
- 107. satisfaction.
- 108. second (bill) exchange.

- 109. single, only bill.
- 110. expences, charges.
- 111. the present month.
- 112. to suspend.
- 113. term of payment.
- 114. transition, passage, thorough-fare.
- 115. to transport.
- 116. the drawer (of a bill).
- 117. to draw (a bill).
- 118. finally, *or* the last.
- 119. Usance.
- 120. value, worth.
- 121. valid, legal, authentic.
- 122. to sell, to dispose of, to negotiate.
- 123. to confirm, to ratify.
- 124. at sight.

By which appears that all these words, may be as briefly exprest in German. We must suppose our native language to be very poor, on account of our having recourse to foreign words, to help us out. We are willing to beautify it, and instead of that, we make it nauseous and unintelligible. Did we but leave it naturally, and without ornament ! It is of itself rich and beautiful enough, if we did but understand it rightly. If we do but avoid these
foreign

foreign words, our proposal would be plain, and understood by every German. Our letter writers would shun a prolixity, and have no need for a dictionary of to sheets, to explain their meaning, and seem difficult to their learners.

Some foreign words, are indeed so well known, as to receive them as already naturalized. These may in some measure be retain'd, and made use of in letters, to avoid the repeating of one and the same word, or signification.

The *unintelligibleness* proceeds further, either from *too short, too long, or perplexed a construction and thesis*; As for instance, I profit so much that I'm able to regulate my business thereby, *to shun the danger etc.* Marperger page 703, which is too short, consequently not intelligible. It ought to be: *to shun all manner of danger, which may be avoided.*

This may be understood, the other not. On p. 294. you'll find a confus'd sentence: *could the convoy not be used with the gentleman's linen, did it happen etc.* What means this, *a convoy to be used with linen*? This is unintelligible. The
author

author probably means : *that your linen could not go with the convoy, was by reason of etc.* In writing this, another example of the same kind, comes into my head. The purport is : *In the 15th. of this month, have I drawn Rthl. 600: — on A —*

Rthl. 500: — on B.

400: — therefore I find on D's account Rthl. 50 — and the Rthl. 350 — on E are to be noted, written to C's order : I desire the same may be honoured ; all the three bills, run four weeks date. Stile 400 — Rthl. on F which I likewise desire you to honour. Who is to be booked for the first 1100 Rthl. and last 400 Rthl. ? How confused is the first 400 Rthl. placed, as also the time of payment of the bill ? Lastly the following letter is a model, of endless period :

*Right-honoured,
Nigh distinguished Sir.*

*I having several times experienced the favour of your friendship, your salubrious advice, and often requested counsel, has
often*

often been of infinite service to me, and (as such proceeded from an uninterested heart) shewed me the right way I was to walk, in my unresolved thoughts; I can proceed no further, here I must take breath) having also this time (being on the death of my parents driven into a penurious and indigent state, a certain genus vite, or honest livelihood, causes me to chuse a method, wherein I may serve my God, and my neighbour honestly — yet in parenthesis? No, now is the time to put the cram-irons on) to lay hold of the pen, and require your opinion thereof; being assured, that I shall faithfully follow the same, and so much the more my consiliis inhærens.

I must stop here, otherwise I shall loose the end. Marperger gives such patterns as these, in his Ready method of commercial-letters. In Heynens 300. choice merchant-letters, in Cramers mercantile-letters, and in general, in all compiler's of these sort of letters, which I have had the honour to read, are to be found in abundance. Are these calculated to promote taste in commercial-letters! and of what use,

use, are the roman words *genus vite, consilia, consiliis inherens*, in a merchants letter! When probably, amongst ten merchants, nine have not learned so much latin, as to understand their meaning. They are obliged to guess. Hence may easily judge wrong. I will make a tryal to translate this letter into our own German language, compare both together, and chuse the best.

(Honoured) Sir!

Several trials of your salutary counsels, have convinced me, of your friendship. I have observed, how discreet and uninterested you are. You have always pointed out to me, the way I should walk; therefore I take the liberty to adress myself to you.

The death of my parents, obliges me to chuse some method of getting my bread. Pray advise me what to do, in order to serve God, and my neighbour. Explain your thoughts to me; you know, how gladly, how ardently I am, to follow your counsel, &c.

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Let others judge, which stile, is the safest to copy after, when one's thoughts, are concise, intelligible, and put down regularly. One may easily see, how prejudicial it is, to the lovers of brevity, when one's proposal is filled with useless conjunctions, parenthesis &c. without end.

This extensive stile, is subject to more difficulties. Such a letter, cannot be compiled, without first making a plan. Plans or projects of letters, are becoming to no merchant, except in very critical cases.

It may further be observed, that in a counting-house, consisting of 4. 5. 10, or 12 clerks, at work, it can not always be silent. To compile a letter like *Marpurger's*, or others of the same stamp, I must have the whole plan in my thoughts; how easy it is to be dispersed in thought, and obliged to draw the plan three or four times over, and lastly leave out a necessary conjunction: my letter is then full of errors, and must be written over again. It is quite otherwise, if I write in short periods; my plan is always visible in the lines before me; and can proceed without the least hesitation.

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In merchants letters, one's thoughts must be produced, without circumlocution; the *most important things first*, and *those of less consequence last*. This is very necessary, in long and tedious letters, without which, they will be faint; the reader will be disgusted, in perusing long and inexpressive letters. It often happens, that such a letter, is laid aside, before half read. Secondly it is to be feared, if the reader's attention is occupied, in the beginning with trifles, the things of consequence that follow, may be as slightly run over, without due attention. Both occurrences may cause damage. *Marperger* has been so industrious, to give us instances thereof. I will mention the abridgement of one letter, as I'm sorry to waste so much paper, on a whole one. I could mention more examples, from others; though I think it more adviseable to stick to him, as his letters give *examples* — pray regard that significant word — *examples of good letters* ought to be. The letter is on the 276th page. The author begins thus. *It is very generous and nobly done, in applying to you, since your fabrick*

is known all over. As you use your customers all alike honestly, using but one price, and where none can boast of any preference. You are content with a small profit. You are moderate about the payments; you fix the terms at 6 months, or on getting ready cash. you drop $4\frac{2}{3}$ per-cent, &c. One whole page is fill'd with such a beginning. The reader is wearied; these are things of indifference; he grows impatient, reads but half the side, turns over, and finds his expectation at last. This makes a letter faulty. I will new-cast it, and try if it will please better.

Sir,

You honour me with so much confidence, that I can do nothing better, than effect your commands with expedition. I have sent you by carrier — freight 8 Rd. per ship-pound (*)

1. Chest in fear-cloth No. 1. weighing 5 ship-pounds this contains the goods required

(*) One ship-pound is 210 lb common weight.

quired. Inclos'd the invoice for the same; pray credit my account for — Rd.

I hope you will be quite content with this trial. The goods are new; beautiful, and of the best sort. I've put you down the lowest prices, and you shall always enjoy the same advantages, equal with my other worthy friends. My fabrick is G. L. and in good repute. I serve every one discreetly, and am content with a small profit.

It is at your own option, how you chuse to me; present-money, with $4\frac{2}{3}$ abatement, or in 6. months full payment; both methods are equal to me.

Farewel! Favour me soon with more orders. You will always find, with what equity I subscribe myself &c. —

When a letter has this stile, one may expect its being read over, without aversion. Every thing the seller says, in praise of his own fabrick, his honest usage, &c. are things of indifference to the buyer. He requires goods; and the forwarding of the same, is the chief thing, and ought to be placed at the beginning of a letter. Others of as great consequence, must be short,

and entertaining ; especially if self-applause, and a recommending of ones own goods : for thereby the aversion is avoided, which is the consequence of such beginnings.

As no rule is void of exceptions, one may here be used. Occasions may happen, where it would be disadvantageous, to begin with things of the greatest consequence. The sensibility which one naturally feels, on the account of a great loss, deprives the sequel of the letter, of being read with requisite attention.

Hence it is not improper, when one must be the messenger of bad news, to let other intelligence go before. The contentment, which may be given to ones friend, will greatly diminish the sorrow, and often prevent a fright. I will explain this by an example. I write to a friend ; I refer myself to my last, in which I mention the arrival of the goods sent, my intention of shipping them to--I add, of having received the disagreeable news, of his commencing a bankrupt, that his affairs have a bad appearance, and little or nothing to be expected. I therefore had
accept-

accepted the others draught on me Rthl.— only for his own account, expect his remittance, before the draught became due. I should be sorry, if he lost any thing by him. But on my hearing this, I have not sent him the goods, &c. Such a letter must needs cause a great alteration. This would have been much less so, when I begin thus. I had, it's true, already mention'd, my intending to send the goods to — which has not been done, on hearing this and that, &c. such a beginning, gives the letter quite another appearance, and will cause much less uneasiness.

The common-method in beginning of letters, and the particular manner of their connection, makes the stile low, and disagreeable. Of which the following is an example :

In a friendly answer to your very agreeable letter of the 10th bujus ; I refer myself in the first place to my former, and this serves to mention my having noted down, to ship off no more goods this year to Mr. E. E. and will for the future, keep the coming goods dryer, as also the chests — shall be kept here till further
B 4 *orders,*

orders, for your disposition; the chest No. — is on board Capt. — as is my former mention'd, &c.

Instead of that faint and drowsy stile, as above, in compyling and joining the different parts so badly together, I will change it according to my method. I should have made my begining thus.

In my last I mention'd my having shipped the chests — on board Capt. — since which, am favour'd with yours of the 10th instant. Agreeable to your order, no more of your goods, shall be sent off this year. The chests No. — with those coming, shall remain safe in my possession, etc. —

I believe I have mention'd every thing mention'd in the other, tho' this is 5. lines shorter. It being therefore, not only plainer, but also shorter.

I likewise wish to have an improvement, at the end of letters. All those, who are used to a certain method, are forced, and frequently bad German. I have declin'd from that method in my letters; I have endeavour'd to make them natural, and more obliging.

I have further bannished all the conjuncti-
onal models, out of my letters; as
for instance. *It's well done that you have
credited me — leting me be advised of,
that — saying that he could not conceal
them — the ship being already half full —
not doubting but —* and many more of the
same stamp. It may be observed, that a
letter will be complete, without them.

It is a prevailing custom amongst mer-
chants, to refer themselves, to their for-
mer letter, and to mention the date of the
letter the answer. This is in generally ne-
cessary; as both sides may know, if the
letters are arriv'd, and it is thereby ob-
served, if a letter be lost, or forgotten to be
answer'd. I would gladly have this to be
done, not in a flavish manner. I have
given free examples thereon, how they
are to be begun.

As I was not determin'd to be a com-
plete letter writer, found it noways neces-
sary to range them in a classical order.
Commercial-letters are such without it. It
seldom happens that a letter treats but of
one subject. The greatest part, general-
ly contain various articles; hence, I have

tied myself to no regulation. My intention also, is not to offer draughts ; I only require that a pure stile be used ; to which my examples are sufficient.

Those judge wrong, who suppose that the power of friendship, did not belong to merchants letters. Probably the old proverb: *Trade admits of no friendship*, gave rise to this opinion, by the old compilers. The meaning may be quite otherwise explain'd. Which is this : in trade, a relation shall have no advantage before a stranger, we deal with. Expressions, of tender friendship, are always more agreeable. They pass well enough in letters, through which, we acquaint our correspondents with marriages, deaths, &c. And, should merchants, who by an agreeable, and useful correspondence of many years, really become friends, not express it, on account of their being merchants ? Nevertheless, the language of friendship is subject to various limitations, according to a shorter or longer acquaintance with the correspondent, equality of rank, and other circumstances.

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Prudence and reflection, will give the best instruction here.

The character of a person, and the obligations one stands under, regulates likewise, the expressions of submission or respect, fashion and friendship. On corresponding with people of quality, who reaps profit thereby, or, who by the dint of trade are become merchants; one need not regard ceremony so much, as when one had something to request, or wares to sell them. Such persons themselves, have regard to difference, according to the state of affairs. As soon as you trade with merchants, humble yourself a little, and shew them more respect as you would do in other cases. One may assert from thence, that according to the present regulation, the benefit, and degree of esteem, one towards another, is fixed, and the regarding of such, merits the character of a politician.

Sometimes larger projects or schemes of writing, than common letters are required; which ought to be treated, separately. Such as *Instructions*, given to another in law-suits, disputes, &c. Merchants *arbitre-*

treiments, powers of attorney, *Contracts*, *Petitions* etc. In the drawing of which, all possible care must be taken, least a mistake arise from thence, which a merchant ought, by all means to shun.

Should a dispute, or misunderstanding arise with a foreigner, which can not be decided by letters, it must be put into the hands of a known person, residing in the same place with the adversary. Since, no sentence can be given, without first being acquainted with the affair; hence an *Instruction* serves the mediator chosen, to judge better on the dispute in hand. In this, the merchant becomes a small historian. An impartial and true account, is to be drawn up, out of the corresponding letters; which must begin at the very source, describing the whole, to the very day, it was given into the hands of another person. When it's put down without the least ornament, it's called a *species facti*, or *course of affairs*; but if an Arbitrement is added, how the mediator is to act, &c. then it is called an *Instruction*.

If the business is attended with various difficulties, and hard to be decided, the merchants sometimes, require an *Arbitrement*, to decide the matter in friendship, from that sentence; or thereby, to have it finished according to law; which if that's the case, it's then term'd an *arbitrement*.

The particulars are then sent to some merchants, who write their opinion, at the bottom of the *Arbitrement*; That's the custom; tho' I have seen, that abuses have been made use of. To proceed with more certainty, each person, ought to write his opinion on a separate piece of paper, and signed, and having then as many as is thought needful, the whole to be copyed by a notary-public, at the bottom of the *Arbitrement*, attesting the same. As then, no favours can be shewn I have frequently seen, such writings sent first, to persons of the greatest distinction; he writes down his opinion, and the rest, who generally are unwilling to contradict him, tho' they may think other wise, confirm his sentence, or become consenters, which would not have

have happened, if one anothers thoughts had not been known.

Concerning *Arbitrements* in particular, I must observe, that they ought to be written, without any reserve, ambiguity or equivocation. Such as are mention'd in the first example, marked letter A. B. & Company. Also F. C. W. - - - The last *Arbitrement* of the first arbitrate sign'd I. C. M. is written as it ought to be, if received as legal, or to be of any real service.

Before one begins to put down one's opinion, the whole ought to be consider'd with mature deliberation, and each particular consider'd, even the minutest circumstance, to prevent a false sentence. The business is of consequence, and the words or expressions, are look'd upon as images of the understanding and ability; and how sensible it is, to be accused of such an error.

Petitions may be used on several occasions, one is accustomed, to get them drawn, either by a notary-public, or petitioner. Happy is he, when so unfortunate, to be obliged to lay hold of this
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method, to desire help and protection, can be his own advocate ! An affair, which belongs to me, can be represented by me, with far more strength and sensibility, as by another, who speaks for me, for the sake of his fee. No other rule, ought to be made use of on these occasions, as, the rule of the heart ; which, when possessed thereby, will draw each period, with the liveliest strokes imaginable, and the contrary, by such rhetorical expressions, as are made use of by those persons, who talk for the lucre of money.

Letters of attorney, serve to impower one person to act for another, to decide matters in his name, &c. One may easily see, of what importance, such a power-of-attorney is. One must have a good opinion of those, they are given to, as being once done can not be recalled. They are in full force, as soon as sign'd, hence blanks are often given, which is nothing more than signing a piece of white paper so, that the contents requisite, can be written above. On the back of the paper, behind the name : *Blank letter of attorney,*

ney, for Mr. N— concerning my demand of Mr. N— Altona the — This indorsement, serves only, that the sign'd paper may serve for no other purpose. These *Letters of an Attorney*, are used the most, as they may be written, according to the nature of the affair, and custom of the country.

Contracts, are agreements or bargains, made between two, or more persons. Grounded on certain consents and accords, for the maintainance of which, both parties are bound. They vary greatly in their form, according to the intent and meaning of the business, tho' all of'em must have this fundamental rule; that no obligation can be demanded, without a counter-obligation, or legal by the laws of nature: let the obligation be of what circumstance soever. The duty of society is only fulfilled, when each has done that duty, which he was bound to do. When opposite lies ceases, the continuation of the first obligation, can not be expected; unless, the one part, insists of making the other slaves, which is not allow'd in civilized nations. Neither of
the

the parties can bind the other, in any thing contradictory to the rules of society, state or place.

Large and unexpressive prolixity in contracts, are very superfluous; short, expressive and plain periods, determine more, than whole pages of copious and thoughtless ones, which are esteem'd by many, tho' frequently subject to great unintelligibleness. I am not positive, whether my examples are compos'd so, as to be prais'd for good contracts.

Obligations or *Bonds*, are engagements, given to those, from whom something is borrow'd. Both creditor and debtor, must regard in drawing such a writing, that the agreements be justly express'd, partly, if the first should be obliged to recover his demand by law, that nothing tending to his security, be omitted, partly, that the debtor be not wrong'd, providing he does not discharge the debt, at the appointed time. *Faith and honesty, without deceit and prejudice &c.* are at present insignificant expressions, or at least, they seem to be esteem'd as such; The most necessary expression in ordinary obligations

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tions, is very poorly express'd: Thence the *Exception non numerata pecunie* I do assuredly hereby renounce, &c. Nobody can prolong an obligation, he having received the value thereof, which is all one to the judge, whether it was in money, or something else. Should any one sign an obligation, without having first receiv'd the value, and be sentenced by law for so doing, when all his objections, for not having received the value, would be of no assistance, which is called opening gates and doors to fraud. It would probably be better, for those who understand no latin, to put that period into German. The validity of a period is not bound to language.

Concerning other occasional merchants writings, I have nothing more to say, but that they ought to be according to the prescribed rules, plain, and in good German. It sometimes may happen, for the justifying a sentence, that one's obliged to take a period out of a *Corpus juris*, or mention the meaning of a latin author, as then I would have its signification to be mention'd in German, that every one might understand

stand it, because every merchant does not understand so much latin, as is requisite thereto. I therefore take upon me to say, that *Marperger* and *Bohn's* arbitrements, are not understood by one in twenty, though such a writing, ought to be understood, both by the learned and illiterate.

This is what I thought necessary, for reforming commercial correspondence. He who is capable to judge of taste, may from hence observe, how indifferent most merchantile-letters, and writings are written, and how necessary it is to have them correct. I was willing therefore, according to my capacity, to contribute a little, and I will be extreamly glad, if my Labour should please able merchants.

Concerning *titles* in letters, and other writings, I have something to say. It sometimes happens that a merchant must make use of them, and therefore ought to be acquainted therewith, if he will not be guilty of ill manners. I really wish the superfluous could be left out: *Sir* or at most *honour'd Sir*, is sufficient from one merchant to another. High flown titles,

and words of honour, are of no use to society, and quite superfluous in trade.

The French, who for many years, have been renown'd for the most civilized people, are entirely ignorant in regard to the titles of honour. Their *Monsieur* serves them as far as *Earl*, and *Monseigneur* from thence to king, and to the king, only use the single word *Sire*. How easy is it there, to pay every one due respect. It is quite otherwise with us Germans; for herein, we are far more changeable than the French, whom we otherwise account fickle and volatile. The art of addressing persons of distinction, and the titles of honour in general, is an unnecessary evil, which we are obliged to follow, 'till the time of its extirpation. It being useful to merchants, I suppose, it would not be disagreeable, to treat of the most customary titles on the finishing of this preface. I judge it the more necessary, as having often seen people put to a pinch, on having something to request, from their king or reigning prince, or even to write to a person of quality.

I will mention the titles of the greatest personages, beginning with that of a king. a)

To a King : *To the King's most excellent Majesty. Sire, or May it please your Majesty.* To an Emperor : the title of *Invincible* is always added. The further address is : *May it please your Majesty, Dread Sir, or most sacred.* To the Royal Family : *To his royal highness.* b)

To Electors, Dukes, and Princes of the Empire, *To his highness the Elector of — May it please your highness. To his grace — duke of. To his grace — To his highness — Elector of the holy empire : May it please your highness. To his grace — Duke of — : may it please your grace.* c)

To Earls of the holy empire : *To the right honourable — Earl of the holy empire, my lord, your lordship.* d)

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To

a) To the Queen : *To her majesty Charlotte Queen &c. Within : Madam, or may it please your majesty.*

b) Within : *Sir, or may it please your royal highness.*

c) To a Marquis : *To the most noble-lord-marquis of-my lord marquis, your lordship's.*

d) To a Viscount : *To the right honourable — lord*

To Barons of the Roman empire: To the honourable — Baron of — may it please your honour.

To
lord Viscount — my lord your lordship.
 Ladies are address'd according to the ranks of their husbands.

The sons of Dukes, Marquises, and the eldest sons of Earls, have the title of Lord, and the title of Lady is given to their daughters.

The younger sons of Earls, the sons of Viscounts and Barons, are stil'd *Esquires* and *honourable*, and all their daughters *honourable*.

The Title of *honourable* is likewise conferr'd on such persons who have the kings commission, and who enjoy places of trust and honour.

To the Parliament: *To the right honourable the lords spiritual and temporal; my lords, or, may it please your lordships.*

To an Archbishop: *To the right reverend father in God — Lord Archbishop of — Your grace.*

To a Bishop: *To the right reverend father in God — Lord Bishop of — my lord.*

All Rectors, Vicars, Curates, Lecturers, and Clergymen of all inferior denominations, are stiled *Reverend*.

To the Army and Navy.

To the honourable — Esq; Lieut. Gen. Maj. Gen. Sir your honour.

To

To the Nobility : *Right honourable*, tho' wit out service only *Honourable* : *Sir*, or *may it please your honour*.

The title of *Excellence*, is only given to Earls of the Empire, and Ministers : As *To his excellence the Earl of — may it please your excellence*.

A Counsellor, who is not noble, and others of the same character, are titled, *Right honourable*, *Sir*, *your honour*.

Tho other Counsellors, and learned persons, who have taken academical degrees, such as Professors, Doctors, Licentiates, &c. *Honourable*, or *Reverend*.

To a Doctor of Law : To Mr. — Doctor of Laws.

To a Doctor of Physic — : To Mr. — Doct. of Physic.

To other learned Gentlemen, nothing but, *Sir*.

The title of *Magnificence* is given to Pro-Rectors of the University, and to the

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To the honourable — Colonel, Lieut. Col. Sir your honour, or Sir.

To Major — To Capt — To Lieut — *Sir*.

To A Knight : To *Sir John — Knight*.

To an Esquire : To *George N, Esq; Sir*.

Burgermasters, and sometimes to the Syndics of the Hanse-towns, and general superintendents.

The title of *high and wise*, or *very wise*, is sometimes given to Burgermasters, and Senators.

The titles of the clergy are as follows. To Electoral spiritual, Archbishops, Abbots &c. *his grace* but if born princes, then they are call'd *most serene*. The Cardinals are stil'd only *eminence*, *your eminence*.

A court clergyman, generalsuperintendent, professors of divinity. *Magnificence*, *your magnificence*.

Superintendents, Seniors, (Elders) Doctors of divinity, Rectors, *Reverend. Sir*.

Archdeacons of large towns. *To the Reverend*, or *Mr. Dean*.

The clergy in small places, and in the country: *To the Reverend — Sir*.

According to the diversity of titles, so likewise are the epithets and expressions, in the letters to be distinguished. For instance, a *most gracious*, or *gracious order*; the *highest order*, a *gracious will and pleasure*, a *high favour*, an *inestimable*

ble kindness, a particular honour &c. A very favourable, right honourable, very agreeable answer. As also, my most submissive and most humble supplication, my craving and most obedient desire &c. As also at the end: remain in the profoundest, and most obedient respect. with all becoming submission, with respectful veneration, with the most consummated respect, with particular devotion &c. Most submissive, most obedient, more submissive, more dutiful, greatly beholden to, &c. Most engaged, most obliging, most devoted servant &c. In joining the words themselves, a kind of respect, is to be regarded, not writing: I acquaint your excellence, but, Your honour is to be acquainted: also not: My obedient request follows &c. but, your honour is to be made acquainted &c. Neither: your honour will be pleas'd to remember, that his serene highness promis'd me: rather, according to the promise of his serene highness &c. Likewise in polite discourse mention the person with whom, or of whom you are talking, in the first place, and yourself the last.

In regard to the rest, as orthography, and the right use of stops or points, and marks or notes, belongs to syntax in general, tho' requisite towards a right understanding of grammar: referring the lovers of our language to Mr. Gottsched's *complete grammar*, or if this is too extensive, to his abridgement, called *The flower of the German language*.



COMMERCIAL.

COMMERCIAL-
LETTERS.

COMMERCIAL
LETTERS



Letter Ist

Sir,



I have had for five years together, the honour of corresponding with you, in my name. My business augments daily; and requires an assistant: I have chosen my daughter's husband Mr. Z. A. for that purpose, who will take share in every branch of my commerce. Give him and me your favour and affection; we will further in copartnership, endeavour to deserve your entire confidence, which hitherto you have shewn to me. We will continue our business as before, and endeavour to serve every one with sincerity and honesty.

Take notice of the subscription of our names.

I refer myself to your friendship. I wish you well. And remain

your most humble servant

A. B.

We shall further sign A. B. & Company, or Z. A. & Company.

Letter

Letter 2^d

These ten years I have endeavoured to acquire the knowledge of commerce. I have used all possible means to augment myself in said branch, and am at present determin'd with Divine assistance, to begin to trade for myself.

My duty obliges me Sir, to acquaint you therewith, and to tender you my best services, recommending myself to your favours.

The honour which my father S. R. has hitherto enjoyed, in being numbered amongst your friends, gives me reason to hope for the same, desiring you will excuse my freedom in requiring it.

A sufficient Stock, and a necessary experience, qualifies me to serve my friends according to wish, as well in Bills of Exchange, as in buying goods. Though I am but a beginner, I flatter myself to let each enjoy the benefits which may be expected from other houses here. And if requisite, you may enquire after my Circumstances from Mr. R. —

Please

Please to regard my Subscription, and give no credit to any other.

Favour me soon with your orders. The zeal for your interest, will convince you, that I'm with the greatest esteem

your most humble servant.

Letter 3^d.

Being an Answer to the Second.

Your agreeable favour of the 4th May acquaints me with your intention. May Heaven vouchsafe to bless all your undertakings ! It will be the greatest satisfaction to me, providing our mutual Correspondence does but make our acquaintance of a long duration, and that the ties of friendship which is already united with your father, may thereby, be made more lasting. I will endeavour to do all that lies in my power thereto.

Here with I make the Commencement. Can you buy me the undermention'd goods, at the prices thereto prefixed? which when performed, please to send them with all
expe-

expedition. I rely on your probity. The lading may be consigned to Mr. Peter Siemsen at Hamburgh; by whom you may on remitting the Bill-of-Lading, draw for the amount. This day I make mention of the necessary. Your Bill will be duly honoured, on which you may depend.

Use me so, that I may call on you again, and by which our business will have the greater appearance. I salute you kindly, and remain.

Letter 4th

My last to you was to day eight days; Since which, I have been favoured with none of yours.

Deliver the inclosed to Mr. A. C. Reiffschneider. I have desired him to send you for my accompt 2. Hogshheads of Coffee 1. hh^d of Indigo &c., and draw on you for the amount. If it happens, please to honour his Draught for the same, and get the whole Insured. Before the time of payment, you may expect a remittance.

MR.

Mr N— will send you 20 Bags of Cotton; they go as formerly by the way of Lüneburg. God bless you

I remain
your humble servant.

Letter 5th

Being an Answer to the third.

Your favour of the 6th of last month shows me so much friendship, that I cannot but receive it with the most sincerest thanks. I will further endeavour to deserve the same, in serving you honestly.

According to your desire, I have bought the merchandizes required, and Shipped the same in the Hope Cap^t. Termeer for Hamburg, consigned to Mr. P. S. This day I send him the Bill-of-lading, and draw on him for Crowns 3122:- at 2. usance at $27\frac{1}{2}$ Sh. not doubting of his acceptation.

Inclosed you receive the Bill-of-Parcels, which at $27\frac{1}{2}$ Sh. amounts to the above sum.

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The Capt. proposes to sail in eight days,
God grant him a safe voyage!

I hope you'll be quite content with
this trial. You had prefixed the prizes
very strictly; it was with much difficulty
I got them. Indigo has risen 1 sol within
these two days; The provision of Coffee
here is but small, and brandy seems to
rise too. All other articles are at a stand.
We are deficient of a great many things.
Our West-Indiaman stays out beyond all
expectation, so that a sudden change must
ensue, which will tend to the augmenta-
tion of prices. You will know what use
to make of this information.

Vouchsafe to favour me further with
your orders; in pursuance you will find
how sincerely I serve you. Continue
your kindness towards me, and believe,
that I am always with the greatest esteem
&c.

Letter 6th

According to the Inclosed Bill of Lading
I have bought for the account of Mr.
Ship-

Shipped on board the Hope Cap^t. Termeer,
consigned to you : Viz,

2. Hogfheads Coffee N. 1. & 2.

1. Hh^d. Indigo N. 3. &c.

The Cap^t. sails with the first good wind.
On his arrival, which God grant may be
safe, you will be kind enough to receive
the goods, and transact according to Mr.
S'—s orders.

This date I have Drawn on you for	
Crowns 1500: —	} to Henry Christoph.
- - - - 1000: —	
- - - - 682: —	to Herman Jacobs.

Crowns 3182: — at 2 Usance, this day
at 27 $\frac{1}{2}$ Shl.

The acceptance of which I highly re-
commend. Accompt for the same with
the abovemention'd friends, who will un-
doubtedly have given you advise there-
of.

Make use of me per occasion. At the
bottom you'll find the prime cost of our
goods. If you have need of any of them,
I shall expect your commands. You will
allways find me ready to serve you. Af-
ter a Cordial Salutation, I remain

your humble servant.

D 2

Letter

Letter 7th

The Goodfornothing Carrier Brand !
has as yet, not delivered the goods,
you sent by him four weeks ago. I ex-
pect him with pain. If he does but co-
me in time !

You will receive 50 Casks of smalt from
Mr. N. 1. a 50. Are forwarded as former-
ly to Mr. Herman at Amsterdam.

I have nothing more to add at present.
My compliments, and I remain.

Letter 8th

The information your agreeable favour
of 5th October gave me of Capt.
Roose's arrival at Cadix, was greatly satis-
factory. Since which, have receiv'd no
further information from you. Tho' I
hope you will have him with your e'er-
now.

The sorrowful news of an almost uni-
versal Earthquake, has greatly afflicted
me. That it has even been felt in your
Neighbourhood. God grant! your City
may

may have been exempt! My 11. Chests of linen lies probably unfold by you. Agreeable presumptions for me; otherwise the universal misfortune may have been detrimental to me. I hope the best. You are my friend, my dear friend, and from thence you may conclude, how disagreeable it will be for me, providing the Calamity has befallen you.

The compassionate destruction of the City of Lisbon, will cause an unavoidable stroke to commerce. Whereas you will be pleased to be cautious in disposing of my goods, observe the purchaser be good, to avoid all dangers, tending towards my loss. The present juncture is alas! greatly intricate and embroiled. Credit is lost; hence the greatest precaution must be observed.

Permit me to draw on you for 2000. ducats; having this day order'd Mr. N— in Altona to draw on you for that sum. He will acquaint you with the result thereof. I recommand to you the honouring of his bill.

On your receiving more money, may remit me in sure bills the sum I advanced.

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I de-

I depend on your good usage. You may easily guess the scarcity of cash, when trade is so greatly indanger'd. Assist me as soon as possible.

May the approaching New-year be attended with as much fortune, as calamities as ended this ! in a very remarkable manner ! God grant it ! May it be prosperous to all, and in a particular manner to you. Let happiness and blessing attend you, when your destiny must make me rejoice. Live contentedly ! Afsuage my uneasiness by a favourable answer. I remain with the most unvariable friendship &c.

Letter 9th

Being an Answer to the eight.

Copy.

At last I can acquaint you with the safe arrival of Cap^t. Roose ; he has been since yesterday at anchor in our rode. I wish You joy therewith.

I shall

I shall receive the 5. Chests of Linen which he has loaded for you, and neglect no opportunity in disposing thereof. Tho' at present I have but little hopes thereto. The general Earthquake, whose Shocks have been felt by our City, has put every one into fear and astonishment, and caused an entire stop to trade.

It was the day before yesterday, that each minute threatned our destruction. Three agitations of an Earthquake, tho' not strong, was attended with an unusul deluge, that threatned our place with an entire inundation. The surges gathered into huge heaps, and rolled in frightful waves towards our haven, where they sunk as in an abyss, by which the lowest part of the tower only suffered. Heaven be praised that these terrible moments are past, without making more desolation.

I have been one of the most fortunate, for my finest wares lie in the upper part of the town, and together with yours, have escaped all damage. I am glad to acquaint you with this agreeable news!

I hope this disaster will not have diminish'd your former confidence towards me. I will endeavour to make myself more worthy of the same, at this critical juncture, so destructive to Commerce. Leave the care of your interest to me; I will regard the same equal with my own. God protect us against all cross accidents, to whose mercy I commit you, and remain.

Sir.

This is a copy of my last to you, since I find in your last agreeable favour to me, that you have not received it. If it is not yet arrived, you find the contents in this.

What I have answered in it, I will not mention here. Your tender care for my person obliges me to return you the most obliging thanks. You shew me so many favours; may I never make myself unworthy thereof!

Your linen lies yet unfold on my hands. The afflicting news of Lisbon Cadix and Sevilien, not to mention other places,

places, has frightened me from selling any thing, as we are uncertain what the consequence of this last Earthquake may have been. Disagreeable news is to be expected. Good God! have compassion on those who must feel them! Mean while nothing more can be done at such a time, as only using precaution in selling, in which depend solely on me. I will look on your goods as my own, and dispose of them as such, observing the loss or gain as my own perquisite.

Mr. N. according to your order, mentions his drawing on me for 2000. ducats, at 1. usance, of this 4th of December. I will willingly honour the same, be punctual in payment when due, and charge your accompt therewith.

As soon as I have disposed of any thing further, will advise you thereof and remit you the amount in safe bills on Amsterdam.

I return you thanks for your kind wish, on the commencement of this New-year. God grant it may take place. May the supreme Being shower down his best of blessings on both you and yours, and crown

D s

all

all your endeavours with a happy event. Oh ! how agreeable it will be for me, to receive always good news of your welfare! Let your good will towards me always remain. I am &c.

Letter 10th.

Three of your agreeable favours, as the 20th. 29th. Oct. and 5th. instant, lie before us unanswered. Having nothing to enlarge thereon; as the contents of each are already effectuated.

We are still in expectation of the bale No. 8. per Carrier Beer. The expences you have been at thereon, please to place to a new accompt.

Our old accompt will balance with the inclosed bill for Rd. 144. 9. - on John Leisner. We return you thanks for monies advanced, as also for your speedy forwarding of our goods.

In a little time M^r. Otto will send another chest; which we shall expect by the first Carrier.

Fu'rther the inclosed.

If you find us able, to be anyway serviceable to you, do but command. We will endeavour, to demonstrate how much we are your

most humble servant.

Letter IIth

An answer to the tenth.

Your agreeable letter of the 16th instant, came safe to our hands last post.

Since which we hope Carrier Beer will have delivered without damage the bale N^o 8. Inclosed you'll receive the bill-of-parcels thereof, for which credit our account for 15 mk. 6 sh.

The remitted Rd. 144. 9 sh. banco, on John Leisner, is accepted. It amounts exactly to our disbursed money; and when receiv'd will balance your account.

As soon as the Chest arrives from Mr. Otto, it shall be forwarded without delay.

Your inclos'd was instantly deliver'd.

Honour us further with your commands; we will accomplish them with punct-

punctuality and exactitude. We return you thanks for your offers ; and will be so bold, to make use of them, as occasions may serve.

Farewel. We salute you kindly, and always remain. &c.

Letter 12th

According to the inclosed bill-of-lading, be pleas'd to receive out of Capt. Siemsen's Vessel when arrived, 1 Chest N^o. 10. and do with it, conform Mr. S'-s orders at Halle.

We remain after cordial salutation &c.

Letter 13th

A little before the departure of the post, news arrive that Capt. B-. is got into the mouth of the Elbe, from Lisbon. As soon as he gets up, I will receive your 50 rolls of tobacco, and comply with your orders in regard to the same.

Farewel, I remain yours &c.

Let-

Letter 14th

Inclosed we remit you in our first Bill of exchange, Rd. 350. - in Louis d'ors at 14 days sight, on Mummé Fedderfon.

The inclosed gives him advice thereof, who undoubtedly will readily pay it. Should he contrary to our opinion demand a prolongation of payment, it may be given him; providing he accepts the bill. We judge him to be safe enough. For how much you credit our account in banco, pray please to inform us.

It will be agreeable to us, if our account for the future could be kept in Louis d'ors. On our sending an abstract of our Accompt-current, you may change the balance thereof into that currency.

Mr. B— in D— uses us very ill. We have expected an answer in vain, since the 10th of January 1754. About a year ago we receiv'd 3 bales of Cotton from him, and from that time to this, neither advice or Accompt. After deducting the amount of the 3 bales, we have still a demand of about 600 Mk. banco. can't you give us good advise, how to come best to an end with

with him ? We will expect your opinion ;
and remain with all possible esteem your.
very humble servant.

Letter 15th.

Being an Answer to the former.

Your agreeable letter of the 14th. instant,
is arrived safe.

The Bill of exchange then sent , for
350 Rd. in Louis d'ors, on Mr. Fedderfon
is accepted. He honoured it without any
exception ; and I judge he will pay it
when due. When perform'd, will ac-
quaint you with the amount in banco.

On your sending the account-current,
the balance shall be posted in Louis d'ors,
and your accompt be kept in that specie
for the future. The immoderate usage of
Mr. B— towards you, surprises me no little.
My business with him is but small : tho'
I must acknowledge, I know no other,
than his being in good credit. I am almost
persuaded to believe, that this negligence
proceeds rather from the irregular pro-
ceeding

ceeding in business, as his not being able to pay. But the first is sufficient to destroy the good character of a merchant.

An earnest admonition, will probably be the best. Tho' he might pretend the letters did not come to hand. Good! Draw on him; make the draught payable to me; I will take care, it be produced, and the letter of advice deliver'd into his own hands. Don't you judge this the safest? According to my insight, it is the only way to come to a termination with him.

I'll expect your resolution, and remain with this assurance, of being always willing and ready to serve you &c.

Letter 16th.

Sir,

Since my last of the 8th instant, I have been favoured with none of yours.

I have received the 350 Rd.- in Louis d'ors from Mr. Fedderfon, and credited your Accompt at 10 Mk. 8 fl. banco for 735 Mk.

I have

I have no more to add at present, than
only to assure you, that I'll always re-
main
your servant.

Letter 17th

I have receiv'd two of yours, of the 11th
and 15th instant. Am glad to find your
having booked conformable, the 100 Rd.
you sent me. It would have been more
pleasing to me, if you had sent some
100^{ds} more. In this manner you will be
long in paying off the sum advanced,
when after during half a year, receive but
about 200 Mk. Banco. How many years
will be required to discharge 2300 Mk.?
Do but consider this —

But I must comfort myself with others.
Your Creditors will probably all have the
same fortune? Yes, yes! You tell me so
yourself. You have a mis-understanding
with Mr. Bartels, consequently he will not
pay the Bill of 110. - L:- You have said
enough; the sense is: I am indepted to
him

him ; tho' I neither can nor may pay him, for which reason he refuses me payment. Is not this a pretty affair?

Therefore you apply to me; that I may keep the Bill; I will, providing you send me the money as it is indorsed to me. Which if not perform'd before respite days are ended, a Notary Public will earn protest expences, all which, together with the deserving affront, will fall on you. One is not accustomed to such proceedings from Merchants of prudent and discreet behaviours. Any one can trade with another's money —

Louis d'ors fall, the price at present is Mk. 10. 7. sh. The course of exchange will fall in 8 days. Had you remitted the money now, or a little sooner, you would have gained considerably thereby, even more than double interest. Tho' you could not be aware of this change before hand, and what you loose, I'm not obliged to make good. I make this observation, that you may not afterwards be troublesome to me, on the low price of Louis d'ors.

Thus far about the pretended Bill of

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ex.

exchange. I have now something to say to you about my own demand.

I am not willing to proceed according to the severity of the Law, with my friends. I have had patience for a long while; you will have sufficiently observed this, when you allow, that payments are to be made in due time, especially when the agreement is for ready money. Can you take it amiss, If, contrary to my inclination, I take such methods for the recovery thereof as the Law directs? If you know what right and equity is, you must approve of it. Therefore prepare yourself for sending me the greatest part of my demand, by the return of the post, or I'll proceed according to the rigour of the Law. The first method will be the most agreeable to me. Let me hear no more of your promises, affirmations and braging. All these verbofities do not profit me a shilling. Behave yourself as an honest man, that I may no more be dubious, whether or not I shall subscribe myself. As your friend &c.

Letter 18th

By my Letter of the 10th Instant I testified how discontented I was with your bad usage towards me. You promise 500 Mk. for payment, of the assignment but as yet it is not effectuated. You go abroad; and your spouse *) answers me; she desires 8 days patience, and promises to send the money. Is that reasonable? You abuse my indulgence. You force me to go to law, as loth as I am to do it. I allow you 8 days longer, make use thereof, afterwards every thing will be in vain. I will wait no longer. I have warned you, no more can be expected, from.

Letter 19th*Answer.*

Sir,

My husband is not yet return'd from
E 2 his

*) I have used spouse, instead of Wife, which last is only used in low life; and Lady belonging to the nobility and army,

his Journey, nevertheless I can not refrain from answering your favour of the 28th October.

Hereby you'll receive a bag with 450 Mk. the remaining 50 Mk. will be paid you by a friend in your place. If it is not perform'd in eight days, acquaint me with it; as then it shall be sent you without delay. I thankfully acknowledge your indulgence, and remain

Sir

Your obliged servant.

Letter 20th

Answer to the 19th

This day fennight your favour with the 450 Mk. came safe to hand. As yet no one has offered to pay the 50 Mk. I therefore expect it from you by the return of the post. On receiving the money, I will instantly return the Assignment, signed. The remainder is now but small; tho' the

the sooner you send it, the more agreeable it will be. Farewel. I am &c.

Letter 21st

Yesterday Mr. N. paid me the remaining 50 Mk. the assignation is cleared thereby ; inclosed you receive it signed. I thank you for the payment, and remain &c.

Letter 22^d

It was with the greatest satisfaction your letter of the 29th of last month, informed me of the safe arrival of Cap^t. N— The bales he has in, will, I hope be already sent away.

I will send you in time a remittance for the London Draught of L- 190.-

I have credited your accompt for the 4 Chests N^o. 5. a 8. amounting to Mk. 49. 8 fs.

Inclosed you'll receive my Lottery-
E 3 ticket,

ticket, get it renew'd, and send it me back again.

Your assignment on the jew, is not yet answered; I do not know what to think of it. He has promised payment next monday, without fail; I shall expect the issue. His acceptation makes the demand lawful, tho' I should recover it by Law.

Mr. A. and C. have informed me of their intending to ship off 3 bales for me. On the Cap^ts. arrival, I'll expect them with all imaginable expedition. Should they draw for a trifle, pray honour the same.

After a friendly salutation, I remain

Your servant.

Letter 23^d.

The Answer.

Sir,

Your agreeable favour of the 7th Instant, came safe to hand. The bale N. 5. from

from on board is already sent to Mr. Meyer at Lüneburg; I wish it may arrive safe. As soon as the Cap^t. has made up his Accompts, I'll send you the Bill-of-cost's. I expect in due time from you, the promis'd remittance for Mr. B. i. draught.

I am glad to find you have credited my accompt for the Bill of-cost's sent in.

Inclos'd you'll receive the lottery ticket furnish'd for the last class; I have charged your account for the 20 Mk. courant, at $17\frac{1}{2}$ per C. with 17 Mk. Banco. I should be extreamly glad, to wish you joy to a good prize.

Concerning jew Amichel's payment of the assignment, I leave it solely to your care. I think he'll pay without prolixity I'ts well he has put down the word accepted.

I have as yet receiv'd no Bill-of-lading from the friends in London, about the 3 testify'd bales. I have in the mean while noted down, that after receiving them, to accept what they may draw thereon.

Farewel. I am &c.

Letter 24th

Sir,

Bad news come always too soon ; and good but very seldom, or rather not at all. I am in doubt, whether you can read this letter without a certain degree of sensibility, which will almost be equal to a Fright. Experience has not enabled me to judge thereof, as I have not had the happiness, to draw 20,000, Mk. out of a Lottery, as you have done, on your N^o. 575. I congratulate you with it, from the bottom of my heart. The Most High, who has bestow'd this prize on you, enable you likewise to enjoy said considerable sum, under his blessing and protection.

The money will be paid in 14 days time, acquaint me how I shall behave towards the Collector, and what you intend to give the Orphans, who have drawn you so good a prize. All other trifling expences, I shall discharge according to my judgment.

Fare-

Farewell ! be always so happy, that I may never send you any other but good news. I always remain &c.

your.

Letter 25th

Sir,

I am glad your agreeable letter of 10th instant informes me, of your crediting my account for the amount of the bill sent in.

Since which I hope you'll have received the 4 bales of Coffee. As soon as I have received your 8 packs of Wool from Cap^t. Lond, they shall be forwarded to Lüneburg, and advise be given you thereof.

In Trade nothing remarkable has happen'd ; the uncertainty whether war or peace will ensue, keeps every thing up to the accustom'd prices. The inclos'd Price-Current will inform you how the prices of goods are.

The money you sent, came safe to hand. 4 of the Pistoles were deficient in
E 5 weight.

weight. I have exchange'd the whole, and made good the balance of your acct. as follows &c.

According to your request, I send inclos'd your Accompt. Current. and have debited your New-accompt for mk. 25. 10 fs. due to me. After examination, please to do the same, that the Accompt of this year may balance.

For the future I desire you'll favour me with your commands. An indefatigable activity in promoting your business, will make me more worthy thereof.

By this day's stage I send you a Cask of 600. Oysters ready open'd. I wish you may receive them in good time and consume them amongst the number of your dear Relations, in remembrance of me.

I recommand myself to your precious friendship, and remain, after wishing an agreeable celebration of the holy-days.

Your most humble
servant.

Letter

Letter 26th*Answer.*

Sir,

Your agreeable letter of 19th current, came safe to hand, tho' as yet no other news, whether my 2. Sacks of cotton-wool are sent off or not, but I hope they are.

The amount of the exchange'd money I have book'd agreeable with you. The account sent in, is found exact, and your new Account credited for mk. 25. 10. fs. what further falls in my way, shall be sent to you with satisfaction. You make me a present with a barrel of Oysters; I receiv'd them quite fresh, and consum'd them with my family, and a good glass of wine; by which your health was (as you may judge) not forgotten. We are all of us greatly obliged to you, for such an agreeable present, and will be mindful e'erlong, to convince you of our gratitude.

I return you thanks for your kind congratulation to the past holy-days, which
we

we have thanks be to God, happily solemnized. I wish both you and yours the Compliments of the approaching season, and success in all your undertakings. I remain

Your most
humble servant.

Letter 27th

In yours of the 14th November, you desire us to take a few Casks of rough-sail-cloth from off your hands again. If you'll but peruse our last of 15th April, you may easily guess our answer. We acquainted you:

„That, for old acquaintance sake, we
„have been more ready to allow your
„house a profit than any other. But
„as the last goods you bought for us,
„noways answer our expectation, hav-
„ing been better used by others, for
„which reason we must cease our cor-
„respondence. We don't chuse to en-
„ter into extensive disputes and quar-
„rels with our friends; We only require
„they

„they should use us well; this not happening, we go else where &c.

We mention'd this formerly, and it is at present our intention; which we verify and make good in its full power, to prevent all unnecessary correspondence. We remain &c.

Letter 28th

You have written to me, that you cannot take the Casks No. 70. 71. otherwise than at 3. mk. 10. fs, referring yourself to Mr. A. & Z'— letters.

I have mention'd these friends, of the impossibility of buying yarn at this price; if you will not allow me 3. mk. 13. fs. and acknowledge it as a friendship, the goods remain mine. This I have mention'd to them also. They answer me, to make haste with the exportation, having commission'd you to pay me. What shall I do more in the business?

You ought principally to consider, my having mention'd you, not to send the yarn, unless you was willing to pay me
3. mk.

3. mk. 13. fs. per pack. You are to be looked on in this affair, as an Adequate person. You ought to regard my dispositions as well as those friends in London, as you have the same profit from me. It is further a matter beyond all doubt, that you can not dispose of my goods at your own pleasure.

Had you been determin'd to act with caution, you might have applied to London, for information concerning my fixed prices, and had they been contradictory, have informed me thereof; begging you may not send off my goods at all hazards. Suppose you had my letter to Mr. A. & Z. before you, to be inform'd of my having submitted to 3. mk. 10. fs. then you wou'd remain at the end without danger. It would be the best, if you labour no less to the disadvantage of the one, as to the love of the other.

I am not obliged to deliver the yarn at the limited price; what I have done, was done out of love, and which has been about 400. mk. damage to me; two are requisite to make a bargain, the third is too many; will you supply the place of a Broker,

Broker, as then I will pay you brokerage, for which you are to regard my profit in the sale.

I must be answerable for the deficient 10. packs. You may deduct so much, and so much the easier, as I am resolved to leave 1. or 200. mk. in your hands, 'till the whole is deliver'd. Do you require any further orders, get them where they are to be had.

According to my Calculation, I shall have a demand of about 740. mk. for which I have this day drawn on you, for 600. mk. Banco at 14. days sight. Will you accept it, well and good. And desire to know whether you will or not.

What you have propos'd about a regular method of drawing, I will be mindful of. Bank-Notes are at present much looked after. I am often required to draw bills of Exchange; and those I give them to sometimes promise to keep them 8. days. I want money for daily purchase! What am I then to do! To promise and not perform, is a bad thing. I will for the future shun such people.

Do

Do but remain my friend, I will endeavour to make myself worthy of it, and to subscribe myself indeed yours &c.

Letter 29th

Sir,

What you mention to me in your agreeable letter of 28. th. past, of having written to Mr. A. & Z. about the 2. Casks of Yarn No. 70. & 71. has been hitherto unknown to me, and besides, as I am not fully persuaded of the justness of your demand, in order to decline from my fixed purpose, as long as the above mention'd friends do not order me to pay you the required 3. mk. 13. fs.

I cannot find that determination out of all your letters, which you make; that your yarn shall not be sent away, unless you are paid for each pack 3. mk. 13. fs. In the contrary you mention me in yours of 15th February; "In general, I can not let the yarn go at that price; but this is what I must make up with the other. Hence

I determin'd, that the price was| nothing to me, and only belonged to the London friends; which is certainly the case. Thence I am not obliged to pay you more, than they have order'd me.

You further look upon me in this affair, as an equivolent, and also obliged, *to follow your measures as well as those of Mr. A. & Z.*" tho' I find a great difference between buyer and feller, the first is not obliged, to receive and pay all, according to the desire of the latter. Being now the purchasers can not immediately pay you, and I, being their Agent, am more obliged to regard their orders than yours. That I am in the right, no discreet Merchant will deny, providing I would keep myself free, from being accountable.

The following period entirely rejects every thing you wanted to assert. *Providing you had my letter: from London before you, and find thereby, that I had consented to 3. mk. 10. fs. so you would remain at the end without loss.* This teaches me, so much, as that you agreed to the price required, and which I paid you. And thereby all disputes are ended, and

writing backward and forward of no manner of use. Or do you suppose I'll pay more than Mr. A. and Z. are indebted, in order to bring me into troubles, which in consequence would follow, tho' you are pleas'd to say, *I remain'd at the end without damage.*

To be short, and to put an end to all disputes, this serves, that all Casks arriv'd, are already sent off to London. I can do nothing more in the affair; you must have patience, till the arrival, and untill Mr. A. and Z. has acquainted me how much the yarn is worth, more than the condition'd price, and what I am to pay you over and above. Be it little or much, will not withholden from you. Then it will neither be profitable, or disadvantageous to me. Until that time I will make no alterations in my intention. I desire no brokerage from you; and if you imploy'd me as a Broker, would do nothing but what was just and right. Profit must not make equal things unequal.

Your demand is specified in my last, with accuracy and exactness.

Your

Your granting Bills with that proviso, to be kept 8. days in hand, is not observed. Most of them are produc'd before the letter of advice comes to hand, and those on whom the Bills are drawn, are most of them so unreasonable, to threaten immediately a protest. As in the course of my business, I always endeavour to act with justice and equity, having therefore nothing to fear, hence the last 600. mk. on-was protested last tuesday. The protest will acquaint you, how little your conditions are regarded, as I desired the person who had the Bill, to keep it till I had receiv'd advice from you.

Besides the Cask N^o. 72, one more is wanting with 300. packs, from 7. to 8. which I expect immediately. Whether you send this Cask out of love or duty, it will in a friendly manner animate Messieurs A. & Z, to give you more important commands. These friends do not look upon trifles, if they do but get good wares, for which take care that the 2 Cask be sent off. You will have no reason to complain, of the friends above mention'd. Farewel, I always remain &c.

Letter 30th

The bringer hereof, through God's assistance, is Christian Roose Capt. of my ship called Fridrich the 5th. I take the liberty to recommend him to your care, desiring you to assist him with your good advice.

He goes under sail to day. The wind is favourable for him. God conduct him to his desired port in safety!

By the post of next monday I will acquaint you with more. I recommend myself to your gracious favour, and remain &c.

Letter 31st*The Answer.*

Sir,

I can acquaint you with good news. Capt. Roose is just arrived, after a short but safe voyage. He has deliver'd me your letter; I will assist him in all I can, and

and as soon as he is unloaded, spare no time in procuring him a good Freight.

As the post is departing; I have no more to say, than to salute you kindly, assuring you, that I will always remain with the greatest sincerity, your

most humble servant.

Letter 32^d.

Sir,

Your Cap^t. Roose who is ready to sail, and intends to set sail to day; you'll receive from him the Bill-of-freight amounting to mk.7500^l.- I believe you will be content with the same.

A better freight might have been had to Genua; but the Cap^t. being affraid of the worm, there was no other method, but returning home. God grant him a safe voyage!

The freight hither is mostly come in. By to morrows post I will remit you the money, and when the remaining part is

F 3

paid,

paid, will do the same, together with the accompt.

I have paid 20. L. to the Cap^t. which he will accompt for to you. You'll receive his note of hand per post. I hope soon to hear of his safe arrival. It will be agreeable to me. Fare well. I remain with much esteem, yours &c.

Letter 33^d.

Sir,

It is a long while since I have been favoured with any of your agreeable letters. I will break silence, and inform you how our vintage has fallen out.

I have travelled for 8. days together thro' various parts and parishes, to see the growth in each place, and to make me able to give you a full and just information thereof.

Red Medoc-Wine is in general somewhat greenish, but of a good flavour, pretty strong, and high colour'd, as it is to be suppos'd, that the greenish cast, will
full

full off in the winter, by purifying itself on the dregs, and become good in the spring. White wines fall out very unequal; some moderate, and some vastly good, which goodness will at last depend on the grapes being pluckt in good or bad weather.

The strong wines prove better than the middle sort, such as the Wines of *Cotes*, *Entredeux Mers* and other thin sorts. Red wines are computed this year, at about $\frac{1}{4}$ less, one with another, than last year; and about $\frac{1}{8}$ more of the White wines.

Wine has been sold in upper Medoc from 40. to 45. Rd. The price of White wine at Blaye and Bourg is 23. a 24, and red at 34. & 35. on the dregs. The prices of the small and middle sorts, will probably not fall, tho' the heavy Wines may. As I am one of the greatest exporters of Wine, can serve you with all sorts at the lowest prices. Pray favour me with your orders; I shall expect them, and remain with a sensibility of the greatest friendship. Yours &c.

The 34th Letter.

Your agreeable favour of the 27th of last month, informs me of your receiving the Bill of Rd. 100:- I hope it is paid before now.

The thawing-weather that we have had for several days, will soon clear the river from ice: as then I shall expect my 20. barrels of Sirrop, and 4. barrels of Craps, by the first Capt.

Messieurs N have sent me a Cask of Indigo by Capt. G. when arrived send it immediately hither. I should be glad to have it soon, let the freight be what it will.

Are none of the other Capt^s yet arriv'd, who have loaded goods, for me? It being now about the time, if I shall take the goods with me to the Fair. Farewel. I am &c.

The

The 35th Letter.

Sir,

As neither Capt. Schütt, nor the two others were arriv'd on the departure of your agreeable favour of the 4th Instant consequently I can depend on nothing for the Fair.

It is not to be suppos'd, that Messieurs N. would have chosen an old and flight vessel, for their own accompt. Whether the Capt. is lost, or what course he has taken, must soon appear. Pray enquire often after him.

You inform me of having agreed with the Carriers for 10. Rd. It is a great (rate) fare ; but what shall one do ? Do but send all off, as they arrive ; what must be, must be.

I return you the Bill for 400. Rd. on Krüger which I have accepted because the person on whom the Bill was drawn, refus'd it ; and I've accepted it for the sake of the Drawer.

I have credited your account for the amount of the Bill of costs, with mk. 70. 4. fs.

F 5

Make

Make me soon rejoice, by acquainting me with good news. I remain after a Cordial salutation, your

very humble servant.

The 36th Letter.

Being an Answer to the 34th and 35th

Sir.

The post is instantly going off, not permitting me time, to acquaint you with any thing more, than that I'm just inform'd of Cap^t. N's safe arrival. I must defer the answer of the 5th and 9th till next saturday.

I remain without delay,

Sir

your humble servant.

Letter

Letter 37th*Being a further Answer.*

Sir,

Last wednesday I mention'd to you the arrival of Capt. N. and Capt. D. arriv'd to day. I wish you joy! I have not yet receiv'd your 5 Casks of Coffee, and 2 Casks of Indigo; tho' I send daily on board; as soon as received, will make all possible haste to send them away.

The Carriers begin to demand 11 Rd. for carriage. The arrival of these two vessels makes them daring; yet I'm in hopes to agree for 10 Rd. I will do my best, and acquaint you therewith.

Capt. Schütte is not yet arrived; the wind is fair. Probably he soon may come, for the last letters from Lisbon mention his having sail'd from thence.

I have receiv'd the 100 Rd. from M^r. B. and credited your account for 300 mk.

As yet there's no vessel coming to Magdeburg. The first that sails shall have your

4 Bar.

4 Barrels of Craps and 20 ditto Serrop; and when done will acquaint you thereof.

I return you thanks for your trouble, and acceptation of my Bill for Rd. 400. - on Mr. Krüger.

Farewell. I remain with much esteem.
&c.

P. S. Please to acquaint me as a secrecy in what circumstances Mr. B. is in, and whether I may venture to intrust him 2000 Mk. I shall look upon it as a particular friendship.

Letter 38th

It's true I've received the Bill-of-lading for the 3 Chests N^o. 10. 11. 12. on board of Cap^t. Danglade, and consigned to me; but, I'm sorry it will be of little service! A message from Boulogne brings me sorrowful news, that said Cap^t. has been chas'd and fired upon by an English Man-of war, and finding that he could not escape, embraced this desperate method, of stranding the vessel under full sails, on the coast of Boulogne. he thereby escap'd
the

the enemy, that the ship split instantly, and the Cargo must be preserv'd with great danger and difficulty.

They were busy in doing it when the Messenger came away. I wish the damage may not be so great as is expected. By the next post I can acquaint you with more. In the mean time, acquaint your Insurer with this.

I remain with the greatest sincerity.
Yours &c.

Letter 39th.

You will have received mine of the 9th Instant. It acquainted you with the misfortune that has befalln Cap^t. Danglade. Since which we are inform'd, that all the goods are preserved, without damage. They may remain safe in Boulogne. It is not known as yet, how they may be transported hither safely, for the English continue to cruise after our ships.

The Gentlemen concern'd here, have met several times, to deliberate what's to be done, in such an affair. In the first meeting,

meeting, they nominated two, who are to transact for the good of the whole.

At the second meeting the Owners demanded 12000. Livers for the loss of the vessel. A great deal was said against it. Most part are of opinion, that this demand can not be granted: blaming the Cap^t. as not having done his duty &c. To which the owners answer'd the Cap^t. had always the character of an honest man; and would make Oath, that he did not run a shore, until the danger was greatest. The English ship chasing him so hostile like, he could judge nothing else, but that a proclamation of war was made between both Powers; that on rightly considering these things, nothing could be laid to the Cap^ts. charge. &c.

After an hour's deliberation, it was resolved, that each person should write to his Insurer, acquainting him therewith, desiring his opinion.

You'll be so kind to shew this letter to the Insurers of the 3 Chests, and acquaint me as soon as possible with their opinions, that I may deliver it in, and give my vote accordingly.

After

After a cordial salutation, I always remain &c.

Letter 40th

Since my two last of the 9th & 14th December, I have been favour'd with none of yours. I long to know the meaning of the Insurers; for which reason must write to you again without an answer.

At a Meeting of the 5th Instant, the question concerning the requir'd 12000 Livres, was disputed upon, in the presence of the Owners. They still insist strongly on its being deposited, and will receive no denial, unless a Mediator be appointed, whose decision must be followed. One of the insurers proposed Mr. N. an eminent Lawyer, who is well acquainted with Commercial and Maritime Laws; to be consulted thereupon. The Convention agree'd to it, and immediately the circumstance of the shipwreck, together with the Declaration of the Magistrate of Boulogne, was put in writing agreeable to truth,

truth, and deliver'd to him. The Owners declare at large, that they can not wait for the decision of the Arbitor ; to which no further answer was given them, as that both parties must be content with what the Law dictates.

Being come so far, Mr. Borchert read a letter from his friend in Hamburg, containing the express orders of his Insurers, not to enter into any agreement. Other gentlemen of the Convention said, they had receiv'd the same orders ; and those who had not insured, are willing to make it up with the Owners.

Tho' the greatest part will bring it to an Action in Law. For my part I remain Neutral, 'till I have received your orders. Write me therefore soon, if you have not done it already, that I may know your mind. Balloting has chosen Mr. N. and myself to have absolute power, if it should come to an Action : however you may be assured, that I shall promote your interest, as much as an impartial person can do.

The 3 Chests N^o. 10. 11. 12, are with rest of the Cargo, still at Boulogne, with Mr. Breton, as they can not be transported
by

by sea hither, by reason of the British ships molesting our Navigation. At present an order is published, that all goods shall be transported hither by land carriages. The Customhouse Officer General has declared all these goods free from all manner of Land-duty. This day I write to Mr. Breton, to forward them with all possible speed.

As soon as this business is ended, I will communicate the whole to you, together with the accompt of freight, and expenses. Those papers will contain nothing more than the account of the Gentlemen authoriz'd, who divides general charges, according to the value of each person's goods. If more should be required; pray acquaint me with your request. Answer me soon.

I remain with the assurance of being
always your &c.

most humble
servant.

G

Letter

Letter 41st.

Being an Answer to the 28th & 29th

Sir,

I acknowledge the receipt of yours of the 9th, and 14th December.

The first acquaints me with the bad news, of Cap^t. Danglade's misfortune, in stranding his ship, to shun the Enemy, and having thereby lost her. The second confirms it; still the account is somewhat better, being the goods are saved, without much damage.

Thank God, my share is insured; still, it's a vexation, to reap no profit from ones Stock, loosing more than one gains. I must nevertheless be content. Every Merchant who ventures his goods at Sea, must expect these misfortunes, and when they happen, bear them patiently.

I have read both your letters to my Insurer. His opinion is, to join with the plurality of votes, being unwilling to enter into extensive disputes. However he has desired me, to employ your best assistance

assistance in this business ; which I am sure you'll do.

I have propos'd his paying me the sum insured, and I to consign the 3. chests to him ; if this can be performed, I'll acquaint you thereof, and then you are to obey his orders.

The demand of the Owners, according to my opinion, is very unjust. The Capt. ought to have been more careful, and not have stranded his vessel, as a Wreck could noways be avoided. Provided he had fallen into the hands of the English, the neutral goods could have been reclaimed ; neither would the expences have been so large as at present, providing the Owner's demand be granted, and besides the Cargo would have remained without damage.

The demand of the 12000. Livres, must not be granted, being the Capt. did not perform his Voyage, and had he done it, he was intitled to his freight and no more. Providing it be interpreted in the strictest manner, the Owners can demand no more than the $\frac{1}{2}$ or $\frac{2}{3}$ of the freight, according to the distance sail'd towards

the desired haven. No more can in justice be required. The Cap^t. has acted according to his own judgement; none of the freighters give him that advise, consequently no right, to demand what he thinks proper, or they are bound to pay. I think it will not be without some effect, if you mention these points. Be as it will, every one must have the liberty, to declare his thoughts, and justify himself, before he is condemned.

Adieu. Acquaint me with what further happens. I remain yours &c.

Letter 42^d

Sir,

After the Toil and Fatigue of many years, am come to that period, of my desire, to give bounds, to my dint of Life. I am determin'd to finish the rest of my days in rest and quietness, enjoying the fruits of my Labour.

Mr. Lange has taken my Trade upon him, together with all my goods, and
residue

residue of debts, for which he has paid me ready money. I have given him a bargain.

He has served me faithfully, 8. years together, having always behaved in a virtuous and creditable manner; besides which, he has a sufficient Stock to begin with, and I can recommend him to all my worthy friends as such. Condescend to vouchsafe your friendship to him; he is deserving of it.

I now finish our correspondence, the thoughts of which will always excite satisfaction. I return you my sincerest thanks for all favours shown. Let me always enjoy your friendship.

Probably, next year if God permits, I may pay a visit to my old worthy friends; I will call at your house. How glad I shall be to find you in good health, and to assure you personally, that I am as usual. Your &c. friend

and servant.

Letter 43^d.

You will find by the inclos'd from Mr. Heldewix, that I have taken his whole Trade upon me, for ready money, and besides that, find myself capable to augment my Ware-house greatly, and to serve every one according to desire.

I flatter myself you will shew me the same favour, you did to Mr. Heldewix. My chief care shall be to study your Interest, and to serve you faithfully. Business shall be transacted as formerly; 8. years practice in this branch of Trade, has furnish'd me with sufficient knowledge. Honour me with your commands! I can allow you the best prices. Provision of goods is but small here, to an extensive demand. It is yet time purchase. If you require it, can advance you for some months, at $\frac{1}{2}$ pro Cent in short I will do every thing to make our correspondence interesting.

If you chuse to send me goods to sell for your account I will for $1\frac{1}{2}$. pro Cent provision, regard your interest in disposing thereof as my own; observe the
buyers

buyers be good, and remit the money without delay.

A quantity of Wool may at present be dispos'd off to advantage. Starch is much wanted. The small provision here, sells at — Staves are a good commodity. Yesterday I clean'd my Warehouse at N— send me something for a tryal. The sale shall be to your satisfaction.

The inclos'd price-current, will acquaint you with more.

Adieu. I recommend myself to your friendship. Do but command me; I will serve you willingly on all occasions. I remain always &c.

Letter 44th

Sir,

Inclosed I send you, under the cover of Mr. Berver Rd. 43. 8. gl. for which you'll be pleas'd to balance my Ac-compt.

For your Service, and disbursements,
I give you my best thanks, and remain

Sir
your humble servant.

Letter 45th.

Answer.

Sir,

The Rd. 34. 8 gl. you sent, are duly delivered; by which your Accompt is balanced, acknowledging your speedy payment thankfully. We recommend ourselves to your further orders, always remaining. &c.

Letter 46th.

Sir,

M^r. Oelckers arrived here in good health, thank God! I hope you will have

have excused his freedom at your house. I return you thanks for all favours shown him.

He says the Broker is not content with 30 mk. tho' I thought it was too much, and that the expences of inspection ought to have been paid by the Insurer. If I judge wrong in both cases, pay him what is sufficient, and place it to my account. It is well known, that both the Insurer and Mr. Meyer, loves dearly to receive in, and but pay little out. I do not desire any one, to labour for me, for nothing: neither is it prudent to be at variance with these people because they may find an opportunity of revenge,

My last letter from Amsterdam, brings but little consolation. The estimation according to the real value, is very prejudicial to me. I have this day answered thereto, and must wait with patience for the event.

Adieu, I always remain &c.

Letter 47th

Sir,

Your agreeable favours of the 5th and 10th instant, came safe to hand; I have observed the contents, and book'd down every thing conformable thereto.

Inclos'd I remit you my first of Exchange for Rd. 350.- four weeks after date. Please to observe the necessary, and when paid, credit my account for the same.

I would gladly have remitted you more, according to promise, but it is not possible. The *Messe* turned out very poorly, having but received the most trifling sums due. I could not perform my promise, tho' I would gladly have done it. I shall take it as a great favour, if you will remain a month longer in advance; I will use all possible means to discharge the whole debt; I will comply with every thing you may require, for your safety; I will send you a Bill drawn on myself; or any thing you may require. My business is on such a footing, that my Account can never run so high again.

One

One favour I desire more ; which I hope you will not refuse. I acquainted Mr. Otto, last february to draw on you for about 2500 mk. banco, for my Accompt. Oh how it will destroy my good name and reputation, if you return his draft with protest. My debts are cleared off, to about that sum. I depend greatly on your friendship, in honouring this my bill ; You may fully depend of a remittance, before it becomes due.

Providing you should not chuse to pay any more for me in the future, will take my measures accordingly.

I have had the honour of your acquaintance, a long time, and it will be very sensible for me to loose it. Pray forget my former negligence ; you never shall have reason to complain of me any more. You have not done it without reason : tho' providence has blessed you with abundance, far above others, that such a sum could be of no detriment to you.

Favour me further with your friendship, you will neither find an unthankful or deceitful heart in me. And if you should refuse me the further use of your
mon-

money, I will still consign my goods to you. I value you so much; and our Correspondence is too old, to drop. How glad shall I be, to receive a favourable Answer. In expectation of which, I remain with the greatest esteem &c.

Letter 48th

The Answer.

I received yours of the 28th January, together with your Inclos'd Bill of Rd. 850.- on James Bartels, which is accepted, and when paid will credit your account for 2550 mk. Banco.

You can not take amiss, my using all precaution in such critical times as these. Commerce languishes, being greatly loaded with all manner of Toll, Impost, and tax on horses &c. Bankrupts happen in every place. Should I be indifferent at such like emergencies? Should I not be careful of my own? certainly, what has been gain'd with diligence and care, ought

ought not to be squandered away in negligence.

You acknowledge yourself, not always to have fulfilled your promises; which I believe has not been done willingly, rather, money not coming in due time, has been the reason thereof; this assures me of your honesty; nevertheless such uncertain payers and debtors, might make you incapable to pay me; tho' it should be contrary to your inclination, still the weight would fall on me.

Mr. Otto may draw on me for about 2500 mk. You desire me to Accept it for your accompt, and not to blast your reputation. I have never intended to destroy your credit. I know how hurtful it is to a Merchant. He being without credit, is like a body without a head.

You'll allow me to make some observations on this method of drawing. Mr. Otto has sent you no goods, but he has a demand nevertheless. Is it for goods sent long ago, testifies your having bought on time. In which case you are to pay dear, and can not keep Market with other sellers. Have you in the contrary, drawn on that friend,

friend, and orders him to draw on me, before the Bill falls due, as then it's a Scheme, and will turn out expensive; causing high Interest, and provision, and is the long way about to destruction.

You may judge of my friendship towards you, in sending you all your goods. Could not I easily have kept them here, for my security; but I have not done it; knowing that a Merchant without merchandize can do nothing. Proceed with the same sincerity towards me, that I may have no more reason to complain.

I love your friendship and acquaintance; I will continue our former correspondence with pleasure, if it can be done, with more satisfaction than formerly. I'm afraid of your debtors. How easily can they make it out of your power, Sir, to fulfil your promise to me. Could you give me any kind of Security, by which I could answer your Bills, without running any risk. Acquaint me with your intention on this head, which if any ways tending to my quiet, you may be fully assured, I will take the shortest way to serve you effectually; on which you may de-

depend. I remain with the most sincerest affection of friendship and Service your &c.

friend and servant.

Letter 49th

You will have received ours of the 6th instant, which mentions our sending the 2 chests N^o. 10. 15.

Since which your agreeable favours of the 1st and 5th are come to hand; we have taken notice of the goods shipped, and credited your accompt for 106. mk. agreeable to your bill.

As soon as the rest of our goods arrive, please to send them off, with all possible expedition, that they may get here before the frost sets in.

As a balance for the money advanced, we remit you in our 1st and 2^d Bill of Exchange L. - 90. - at 2 ufo, on Mess. Kohl and Comp. Discout it to the best advantage, and acquaint us with how much Banco money, I must charge your Accompt.

A.

As soon as all our goods are sent off,
we shall expect our Accompt - current,
and

Remain with friendship.

Sir

Your servant.

Letter 50th

Sir,

I understand with pleasure out of yours
of the 5th Instant, that you have cre-
dited my Accompt for the amount of the
Bill of expences.

Since mine pro last post, none of your
goods are come to hand. I shall be very
punctual in shipping them off, as they
come on.

Yesterday I discounted your Bill on
London for L. - 90. - at 34^s. 2^d and will
credit your Accompt for 1153. mk. 2. fs.
banco.

At

At the end of the year, I shall send you the required Accompt-Current.

Farewel. I will always remain with the greatest esteem. &c.

Letter 51st

Sir,

By the last post we mention'd our having received the Bill for Pouad 1200.-Banco, on D— & C— and by this, acquaint you of our having discounted it at 33th and credited your Accompt for Mk. Banco 1454. 9 fs. We give you our best Compliments, and remain

Sir,

your humble servant.

John & Will. Goodman.

Letter 52^d

On the arrival of 3. posts from Holland,
H I

I am favoured with yours of the 3^d instant, with the Inclos'd from Mr. Thomas Flügel.

The receiving and dispatching of the 3 Chests N^o. 30. a 32. from the before mention'd friend per Hessel Lieuwes master, has been agreeable to me. I wish he may arrive safe and soon.

Your Draught on me for L.- 300.- at 2 ufo, on P. Schobingen at 34^s. 2^d shall meet with due honour. I thought the course had been higher with you, it is very high in Amsterdam. If the course does not rise, I will get my money paid yonder.

Mr. N. in Bristol informes me that he has drawn on me for L- 250.- at 1. month after sight, of the 5th Instant, for your Accompt.

I am surprized you mention nothing about it. In the mean while, I will accept the Bill, for the Drawers account till you inform me of its reality, and whether I shall redeem it for your Accompt,

I remain after a cordial salutation.

Your humble servant.

Letter

Letter 53^d*The Answer.*

This day I take de liberty to draw on you, 1 month after date, L.- 250.- for the Accompt of Adam Waldhütter, in favour of John Christopher Seyffert, which please to accept, and account with him for. Probably he will have mention'd it to you, if not, I'll be answerable till then. Can I be of any service to you in this place, do but command me,

Yours &c.

Letter 54th*Answer.*

Sir,

In Answer to yours of the 5th Instant, I have the honour to Acquaint you, of my having received no order from Mr. N. to accept the draught of L.- 250.- One month after date, in favour of Mr. Seyffert,

H 2

will

will therefore accept it for your Accompt. I shall write to him to morrow about it. And only mention this for your own satisfaction, and to assure you, that I shall always remain

Sir,

your servant.

Letter 55th

Sir,

My last to you was of the 23 November, to which I refer myself.

Accounts yesterday from Paris by the way of Frankfurt, mention that the greatest part of Lisbon is destroyed by an Earthquake, and above 50000. souls perished miserably. The news concern me very much, and the more so, as I do not know which of my friends have escaped this disaster.

Please to deliver the inclosed to Mr. Meyer, as I know he has a house in Lisbon, probably he can acquaint me whether

ther Mr. R. and S. are amongst the unfortunate, tho' I hope not. If it shou'd turn out so, my goods sent by Capt. Fromp, must be assigned to some other house; or as it is suppos'd that Lisbon is totally destroyed, unloaded again, and sent to Cadix. I shall wait with impatience, to hear what you know of the matter; undoubtedly you have later accounts than we. Pray answer me by the return of the post, and free me from an uncertainty, which causes me uneasiness.

How goes it with my linen? Take care to send me soon, a profitable Bill-of sale. I'm in great expectation thereof. My compliments to you, and remain.

Your affectionate servant.

Letter 56th

The Answer.

Sir,

The news you were kind enough to inform me of, in your favour of 2^d instant,

H 3

instant,

instant, concerning the misfortune of Lisbon, we had already receiv'd. The information is but very uncomplete. Hitherto we know nothing safe what the expresses of 4th November sent from Lisbon to Madrid and Paris, brought with them. The ordinary post from Lisbon, by which we can get better information, comes only next monday, the 8th instant, so that we can not as yet know, who lies bury'd under the rubbish. Neither can those letters inform us of more, being sent but four days after, consequently written in the hour of anguish and calamity.

For this reason I have not sent your inclos'd to Mr. Meyer. A general consternation has seized every one concern'd with Lisbon, it being unknown how matters stand there, so that he will not be able to answer your demands. Providing the post brings news, that may be depended on, then I will send off your letter, and forward you an answer.

Cap^t. Fromp is for any thing I know, still in our river. The freighters have met together several times. Some insist he shall

shall proceed on his voyage without delay, others, that he shall not. Letters from Amsterdam yesterday, mention, that all vessels bound for Lisbon, shall not depart; upon which, is this day resolved, to impower the owners, to detain the Capt. till further orders. I believe the messenger will overtake him before he can get to Sea.

What may be resolved upon, after the posts arrival, you shall be inform'd of, on which you may depend.

The news from Cadix, and other spanish havens, are no less afflicting. These places have also felt the fury of the Earthquake, though not so much as Lisbon. I wish it may never be confirm'd!

By the last post I sent you an account-sale, of 3 chests *Bretagnes* N^o 25. a 27. being the last of this years sale. Nobody thinks on the purchase, how easily it's to be conjectur'd. Every one trembles, when he thinks on the counter motion, which causes the destruction of one of the greatest mercantile towns. How glad shall I be, Sir, providing you do not suffer thereby. Oh, that I may even be so happy!

I am afraid, of suffering much. Yet, be it as it will, I must bear it with patience. These are strokes which come immediately from the hands of the Almighty; we must kiss the rod, and obey him as father, and have compassion with the misfortunate, as our fellow citizens.

The buyer of your 3 chests, is so sure, that there's no fear of his failing. I have always known him as such, am therefore without fear.

This day eight days, if God permits I will write to you again. But no sorrowful news. We are greatly in fear; and must hope for the best. May the supreme Being preserve every one from further misfortunes! I recommend you to his protection, and always remain.

Sir,

Your
most humble servant

P. S. Worse news is reported of Lisbon.

Both the custom-house and India-house, is suppos'd to be burnt, the whole town-compassionate fate! — the whole town is

is reduced to nothing. Unhappy inhabitants ! What does not human nature feel, on viewing so much want !

Letter 57th

Three of your agreeable favours, of the 6th 13th, and 17th past month, came safe to hand, at different times.

For your informations of the Cap^ts arrival, in the first, I return you thanks.

For the amount of the inclos'd bill of expences, on 10. chests, I have credited your account for Banco mk. 127.8..s. according to your 2^d letter.

Your third informs me, of your having drawn on Mr. N— for L 1250 — ; I have book'd you down according to the course mention'd.

You may further draw for my account on Mess. A— & F— in London, for L. 250. and acquaint me with the result. To desire you to regard my interest, is entirely needless, being fully assured of your care. My account is clear'd within about Rd. 100. a little more or less, will make

H S

no

no difference ; which finally will also be regulated.

Pray acquaint me with what you think of Mr. E— ; I should be glad to know, how far he may be credited. You will highly oblige me thereby. I remain essentially, &c.

Letter 58th

Sir,

In my last of to day sevensnight, I defired you to draw on Mess. A. and F— for L. 250— which I confirm, with the rest of the contents, as also the receiving of your kind favour, of the 1st instant. I don't know what Mr. N— means, in not accepting your draft for L 1250: —. My former order for f 1650: — is not abolished, consequently in force, by which reason, he can, with more safety pay a less sum. It is very possible to make a blunder in account; and if he had remitted me, as his duty was, no mistake would have hapened, or, I have been obliged to draw

draw. Perhaps he may have bethought himself, or at least, he might have accepted the bill for your account, which he easily may do. The inclos'd is for him, which please to deliver, and pardon this small error.

If you hear any thing certain, about war, or peace, pray communicate it to me; but, must be done without the least trouble to you.

I remain after a friendly salute

Sir

Your very humble servant.

Letter 59th

An Answer to the 57. & 58th

Both your agreeable favours of the 8th, and 11th instant, are safely come to hand.

I am glad to find by the first, that the sundries are booked conformable.

Agreeable

Agreeable to your order, I have this day drawn on Mess. A— & F—in London, for L250:— at $2\frac{1}{2}$ usance, and credited your account at 341. 10^d. for Banco mk. 3265. 5.

The trifle (of money) laid out for you, deserves not to be mention'd. It's an easy thing to credit good payers, especially, people so exact as you.

The friend you enquire after, is in good credit here. I would make no scruple to give him credit for several thousand marks. Use this information, tho' without my damage or prejudice.

Your second brings me a letter from Mr. N— He stands to his point, in having accepted the bill (only) for my account. Your letter will make him change his tune, and free me from my bond.

How the disharmony betwixt England and France, will turn out, is, as yet a riddle. Particular letters are silent on that head, as no one can conclude any thing with certainty; and the public papers, are full of contradictions, that are not to be credited; and time only must unriddle them.

them. Providing I hear any thing certain, you shall be inform'd thereof.

After wishing you a stable and lasting prosperity, I have the honour to call myself, &c.

Letter 60th

Sir,

Having the honour of your acquaintance, emboldens me to take the liberty, of desiring you to give me information of the following, as being neither prejudicial to you, or any other.

A friend of mine here, having determined his son for trade. An opportunity offers, of placing him with Mr. Cajus, on certain conditions. And as he is neither known to the father, or me; tho' desirous to have some information, whether Mr. Cajus, carries on a good business? Whether he is capable of giving useful instructions? Whether married, and a good housekeeper? Whether he keeps his clercks (apprentices) retired and modest, or allows

lows them liberty at will, and if he's capable of promoting a good education?

Pray answer me these points with exactness; you will highly oblige me thereby. Command me freely, in any thing you may have occasion for. I remain with the assurance of being

Sir,

Yours to command.

Letter 61st

The answer.

Sir,

You require a faithful account of Mr. Cajus, of this place. I am glad, that I can mention nothing, but in the most favourable terms, as it always hurts me, to discover any thing of my neighbour, for the honour of truth, anyways hurtful to his character, and which (for the love of ones neighbour) ought to be concealed.

Fear

Fear not the last from me ; I only need to say , what every one knows , who is personally acquainted with Mr. Cajus , and that will be sufficient. However , I will answer every question you demand , in form following.

His trade is large and extensive ; consisting in his own proper business , in commissions and expeditions. He transacts the same regularly , and has a sufficient insight , to instruct those committed to his charge , in every branch of commerce.

He is a married man ; his method of housekeeping is free , undetermin'd , and in the best order ; His clerks have commendable liberty. It is the greatest pleasure to him , when they amuse themselves after business , in conversation with people of honour and reputation. His manner of education is such , that those who grow up , under his care , will never be afraid to keep company , with people of every rank and denomination.

Behold , that's the real picture of Mr. Cajus. I hate an untruth , as much as flattery. I know him precisely , by a frequent

quent conversation with him. I must finally acquaint you with what he lately said to one of his neighbours, who had made an observation on his behaviour, towards his clerks.

You must not suppose, said he, to educate youth, by a slavish retirement; no, that gives way to the most extravagant disasters; one makes use of every opportunity, that offers; as liberty, seems quite new, and the use thereof made, tends to nothing but a total ruin; this is quite natural. For that reason I give my clerks free liberty. They must do their business with accuracy, and when they do that, may take pleasure abroad, providing, they cannot meet with it at home. I require they behave well, and that I hear nothing unbecoming of them. Then I have the satisfaction, to see them work with pleasure, always content and chearfull, instead of being unwilling and grumbling, a burthen both to themselves and me, or that I should be obliged, as several others are, to change clerks every three months. Do I not thereby free myself from vexation, and make my people p-

py, and obligatory ; yes, even make them love me, and consider my interest in every thing, which they would not do; if I made them slaves? &c.

Are not these noble thoughts? I should think your friends son vastly happy, in getting so worthy a master. Don't let him neglect this opportunity ; it is too advantageous, and but seldom to be met with.

Adieu, live always happily ; as then I shall rejoice. I am with the greatest sensibility of friendship.

Sir,

Your faithful servant.

Letter 62^d

Another answer to the 60th.

Sir,

As willing as I have always been to obey your commands, so reluctant I am to do it now.

I

You

You ask me after Mr. Cajus's method of trade and housekeeping, which I must represent to you with compassion. I pity those, whom heaven frowns so much upon, and on the distributing of her blessings, has hated so much. Concerning his business I can say nothing; it is extensive enough to learn the necessary: but what advantage will it be to your friend, to see his son return in a quarter of a year's time, with less common sense, than when he sent him. Advise him to the contrary. But do not suppose, that I mention this out of any particular design; that would be unaccountable, to be silent, or conceal a thing to you, which is known to every one, as well as myself, and need not be mention'd as a secret.

Honour me further with your commands; I shall always take a pleasure in serving you, and omit no opportunity, to testify how much I am

Sir,

Your friend and servant.

Letter

Letter 63^d.

Sir,

I must mention to you with affliction, the death of my dear husband, It has pleas'd the Almighty, after a short sickness, and in the 44th year of his age, to remove him from this temporal, to an eternal state, on the 4th instant.

This death afflicts me greatly; I am thereby placed in the sorrowful state of widowhood. Favour me with your christian compassion. Deign me that friendship, which you shew'd my late husband.

I will continue the business, under God's assistance. Pray regard my subscription, and honour me with many commands.

Pray God protect you from all afflicting accidents! and preserve you to the latest age, in an unwavering prosperity! I experience, how sensible it is, to lose what one loves. May the sorrow which I now

feel, press you, at the very remotest period of life. I have the honour to be

Sir,

Your sorrowful servant.

Letter 64th

The answer.

Madam,

The information of your husband's death, has grieved me very much. I have felt every thing, that can be experienced, at the loss of so worthy a friend. I share your affliction with sincerity, and humbly beseech the Almighty, to retrieve this loss, by a continual series of blessings.

It will be the greatest satisfaction to me, if you please to entrust me with your confidence, in the course of trade. I have noticed your subscription, and wish you

to

to that, and all your other undertakings a new blessing.

I return you my sincerest thanks, for your kind wish. May you never be so sorrowful again, as at present. May gladness and contentment always follow you, and a continual fortune accompany you, if your fate is to make me rejoice. Fare well, (always well.) I am with much esteem

Madam,

Your faithful humble servant.

Letter 65th

Sir,

We refer ourselves to our last of the 16th instant, since which am favour'd with none of yours.

This serves to convey the invoice on
3. Stuck *) Coignac brandy, and
1. ditto of this country.

I 3

which

*) A *Stuck* is 2. hhgs, or 126. gallons.

which we have bought according to your order, and shipped on board the Queen Juliana, Capt. Liddel, consigned to Mr. Claasen at Altona; the amount is Livres 600:10:—

We have this day drawn on said friend, for

Crowns 200:10:— at 2. usance, and given him advice thereof; and about the insurance, we have acquainted him with the necessary.

You will find the quality of the brandy, not to be exceeded; tho' the Coignac is a little dear, and should be glad to know the reason of it.

Pray acquaint us how you liked the last red wine, and whether you want no more of the same. This cold weather would favour the transporting greatly.

Since we have begun to make reprisals upon the English, and to bring up our shipping; the hopes of reconciliation is entirely vanquished Thence Martinique coffee is, &c.

After repeating the tender of our best services, we remain with much esteem
&c.

Letter

Letter 66th

Sir,

It is a long time since I have written to you. You will still be my friend, and pardon my troubling you with this? of which I'm assur'd; otherwise, I would have adressed myself to some other. Which consists in:

I know that a vessel lay ready with you to fail to Lisbon, when the news arrived, of the desolation of that city, which is not gone away. I desire to know, whether he has unladed the whole, or only a part? Whether each freighter, at unloading, has taken his goods back, or whether the whole is kept under the care of the magistrate, for the Captain's security? till the bills-of-lading come back again from Lisbon? If a bill-of-lading should be lost, in what manner, are the goods to be recover'd, and the Cap^t. freed from all demands? And lastly, as the captain cannot wait, 'till all the bills-of-lading are return'd, in what manner is he to be secured, that he has nothing to fear in Lisbon?

Pray inform me about all these questions; you will highly oblige me thereby. On every opportunity, that you can make use of me, I will testify my inclination to serve you. I remain, in expectation of your answer, with much esteem.

Sir,

Your affectionately.

Letter 67th

The answer.

Sir,

Your desire need no excuse. Every opportunity that falls in my way to serve you, is a pleasure to me; for which reason, I will communicate to you, every thing I know; concerning the ship bound to Lisbon.

The vessel lay already at the mouth of our river, when the fatal news arriv'd, about Lisbon. The freighters met immediate-

diately, and by a plurality of votes, order'd a boat with an order for the Capt. to sail back to town again; which was done.

The gentlemen concerned, were not all of one opinion. Some determined to unload their goods again, others insisted, the Capt. should pursue his voyage, and others, that he should wait, till later news came from Lisbon. These contradictory opinions, made 5. meetings end, without any effect. The owners of the vessel appear'd likewise, and demanded a requital of the owners, for all damages that might befall the ship; which also was not agreed to. The first brought it at last, this length, that the magistrate nominated a commission, which decided this prolix affair, as follows; Viz.

1. Each freighter could either take his good away, or leave them in the vessel.

2. That the whole freight should be paid, for goods unloaded. The one half of the freight, belongs to the ship, the other half, towards expences, that would be unavoidable; which, if not sufficient, the whole cargo to be liable to pay the

rest, whether on board or unloaded, according to an exact repartition.

3. Each freighter to be bound in the protocol, to deliver his bill-of-lading in 4 weeks time, and the Cap^t. liable to all pretensions.

According to the first article, part of the cargo was unloaded, in which room, the Cap^t. had liberty to take in other goods.

According to Article 2^d. not only the $\frac{1}{2}$ freight was made good, but all other expences, as failers wages and victuals, lighterage, and every thing else, requisite in unloading, from the day he could have put to sea, till the day he really did (go to sea.)

The Cap^t. received a recognisance from the magistrate, for the unloaded goods, specifying, that all goods therein mention'd, according to mark and number, at request of the owner, and by order of the magistrate, should be unloaded; and that the magistrate of each place, should protect the Cap^t. against all demands.

This is what I can mention you of this affair, being the first in it's kind that has
hapned

hapned here : God grant it may be the last.

I return you thanks for your kind offer; I shall make use thereof, as occasion may serve, and always revere your willingness. Farewel. Do but command me, if I'm further able to serve you. I have the honour to remain,

Sir

Your most humble
servant.

Letter 68th

Sir,

My brother in London, who has the honour of your acquaintance, tells me that you deal in our wollen wares. I therefore take the liberty, to tender you my best service, in the purchase thereof, viz. Bays, kerseys, shaloons, serges &c. are work'd here in abundance, and of the
best

best forts. The present prizes you'll find below.

Exclusive of purchase money, I will deliver you the goods safe on board at Hull, for 2 per cent provision, and 30^s. Sterlings land carriage, toll and other expences. I believe no one serves you cheaper. Make a tryal; you may expect trust and honesty from me. You will likewise find the purchase 2 or 3 per cent cheaper than at London.

I shall be highly obliged to you, if you will get me acquainted with those that deal in manufactory wares. I will serve every one so, as that you shall hear no complaints of me. In expectation of your worthy favours, I have the honour to be,

Sir,

Your most obedient humble
servant.

Letter

Letter 69th

With what reluctance do I put pen to paper! yet, I must; you have, during our friendship, behaved as an honest man towards me; I must make it appear, that I am no less so.

Inclos'd I remit you in draughts of my own: viz.

Rd. 500. — on John Peter Herman.

- 675. 36. on John Leisner.

- 874. 12. on John James Smith.

Rd. 2100. 48- in 3. weeks, of the 2^d. instant; the first lie accepted at M^r. Eggerf's Demand payment, which can not be refus'd you. You must lose the remainder of your advanced cash, by your unhappy friends. I have given too much belief to my friend? I regarded sincerity, expecting to find it in others, and am thereby reduced to the greatest commiseration.

This day's post brings me the sorrowful news, that Mess. O-- and N-- return my draft with non-payment of 8000 Rd. several smaller misfortunes have not been able to
reduce

reduce me, tho' this failure has ; together with the loss of a law-suit. I may keep up a few days, and then — Good God, what a misfortune! — must give all that I have, to my creditors.

Pity me, my friend ! I am very unhappy, and probably must make others unhappy too ; May God reward those, who suffer on my account. He is my witness, how much I take this affair to heart, and how little I'm to be compar'd with those, who in that manner deprive people of their property. Oh comfort me, my friend ! before I give myself over to despair. What a disgrace will sully my former good name — Horrible thoughts ! Do not therefore deprive me of your esteem, tho' I may deserve it no more. I am unhappy ; still no other blame, can be laid to my charge, save that of giving too much credit to my friends — I will retire to Offenbach, and hide myself from the world and my friends, throw myself into my brother's arms, and give way to the fury of my misfortune. I will pass the rest of my days in affliction, with him, repining on my former happiness. There
will

will expect your comfortable letter. May providence be more faithful to you, than me, protecting you from all disagreeable misfortunes, and retrieve all losses a hundred fold, which you suffer on my behalf. This will comfort me in my misfortunes, that none can be more fully yours.

Letter 70th

The Answer.

Sir,

It is impossible for you to imagine my astonishment, on reading your letter of the 10th instant. Your honesty, your misfortune, your way of thinking, all which has sensibly touched me. Your remittance of the Rd. 2100- testify plainly that you still retain such noble principles, which I always found you possessed of, and which greatly augments my compassion towards you.

I should discover a lowness of soul, in regarding the loss of Rd. 500.- I would gladly

gladly contribute double the sum, if that could help you; but I'm affraid the wound is too large, and that I could not assist you, without destroying myself.

The bankrupt of Messrs. O. and N. is already current here. We are in hopes, it will not be so bad, as was at first expected. I heartily wish it may not, for your account; that you might have the satisfaction, of lessening the loss of your creditors. I shall do every thing in my power to promote it, if agreeable to reason; and should you begin your business again (my friend), may assure yourself of my urgent endeavours to assist you.

Leave off thinking so much on your misfortune, it being but small in its kind; Few are so free from accusations as you are. Those, who are reduced by public misfortunes, and not by wilfulness, deserve every one's compassion. Comfort yourself with that, my friend. Every one that knows you, is sorry for your misfortune, and would think themselves excusable, in despising you, as you think.

It's true, you have given too much belief to Messieurs O. and N. The present times,

times, require more caution ; still your mistake is a fault , which every one is subject to , who has an extensive trade. Therefore banish all immoderate grief ; comfort yourself with the hopes , that providence has various ways and means , to lift you up again. These are some of the hours of tribulation , design'd for us , to try our steadfastness. They do not continue long. After rain , comes sun shine. You may yet enjoy the sweets thereof , when you have weather'd out the former. Do this , and consider your loss , consists in temporal enjoyments ; and that your good character can be blam'd by none , with justness.

I further wish your calamities , may soon have an end , and that you and I , may once more have the satisfaction , of being useful to each other again. Desire this with me. Give my compliments to your brother , and believe , that I'm now as formerly , your

Constant friend

and servant.

Letter 71st

Sir,

Sometime ago your worthy house was recommended me, by my (worthy) friend Mr. A. to purchase a quantity of linen. I promis'd to make a tryal with you, with the first opportunity, and see, whether I can find that profit, which he promises me.

I can at present make use of a parcel of $\frac{5}{4}$ broad *Bretagnes*, therefore take the liberty to desire you to buy for my account 2000. ps. and pack them in 16. chests, but above all to observe, that the quality of each chest augment gradually, and that the whole, do not amount to above 4. mk. 6. *fs. banco* per piece, free of all expences here. In regard to the goodness, the bleaching and making up must be recommendable. I hope you will have so much left of the last summer-bleach, as will be sufficient for my purpose, for at present, I cannot wait for the spring-bleach. I expect your sending them with all expedition over Lüneburg, that I may be able to

to send them, to their destin'd place, by the first ship.

On tending the same, you may draw for the amount on Mr. B. in Breslau, who agreeable to my order, will pay due honour to the same. Further, I shall be very glad, if this tryal falls out so, that I may be animated, to trouble you with more important orders, which will entirely depend, on your regarding my interest.

I am with much esteem

Sir,

Your servant.

Letter 72^d

Sir,

Your agreeable favour of 6th march came safe to hand.

I have accepted your draft for Rd. 2000:-*banco*, payable to Mr. C — and will pay it when due.

K 2

I have

I have found the extract of my account current, you sent, right, and I have Debited your new account, with the balance of Rd. 210 —

If Mr. Fleischer of Hirschberg should draw on you for 4000. Rd. for my account, pray honour it, and acquaint me with the course, as I shall either send you bills at short sight, or order you to draw on me for said amount.

I remain after a kind compliment

Sir,

Your very humble servant.

Letter 73^d.

Both your letters of the 28th January and 12th instant, came safe to hand. The first brought me account-sale for my 8. chests *Estopillas*, which I found right, and have booked accordingly; though I cannot imagine, how you could act contrary to my express orders, in disposing of my goods to two persons, payable on the

the return of the fleet, and my order was, not to sell on longer terms than 3. months credit, but at present, I may wait above a year. A commissioner must not take such liberties on his own account, and would act with more prudence, to regard the owners commands, and, could they not be fulfilled, rather demand fresh orders.

The price you have made for my lawns, has no comparison with the long time of payment, and another house with you, has sold for the same price, payable in 2. months. The linen trade at present runs so, that one has no need to be hasty in selling, rather detain current wares, as they soon will rise.

You give me bad encouragement to send you more goods. I will try once more, providing you will be bail for those who buy my wares, and no otherwise. I expect your declaration by the return of the Post,

And am

Sir,

Your servant.

Letter 74th

Out of a particular regard, and love for you, I have accepted the draughts, as mention'd in your agreeable favour of 25th past, for

Rd. 1200:—	} at 3. weeks, from the
- 400:—	

25th march on Christian Wurmb, and will pay the same when due; but, I desire you for the future, to excuse me with such draughts, as it is not my business, to weaken my credit in drawing backward and forward; and do assure you, that I will accept no more of your bills, on this footing, but return them with protest.

For the above Rd. 2000:— I expect remittances on short sight, that I need not draw on you.

As trade stands at present, I can see no possibility, that any thing can be done between you and myself, to advantage. We must wait for more favourable times, as then I'm not unwilling to make a tryal with you.

I am &c.

Letter

Letter 75th

Since your last agreeable favour of 6th instant, require no further answer, I pass it over with silence.

This is only to desire you, to acquaint me sincerely, whether Mr. Otto may be intrusted with about 5 or 6000 mk. without danger. By the last post, he has given me an order for buying several wares, which will amount to near that sum; mentioning further, that he will send the money on receiving the bill-of-parcel's.

My not knowing this gentleman, and my unwillingness to risk any thing, where I am not sure, that I have to do, with an honest and fair trader; will therefore not answer his letter, 'till you inform me of his circumstances, which pray do without loss of time. If I am able to serve you, on such, or any other occasion, pray command me. In expectation of a favourable answer I have the honour to be &c.

Letter 76th

I cannot but testify my dissatisfaction, in your not giving Mr. Rippel in Paris orders for accepting my draught for your account, of 8000. Livres. On account of my not being acquainted with him, he, for want of your advice, has sent my bill back with protest, which grieves me very much, and weakens my character no little.

I have used all imaginable precaution, and could not have even suppos'd this; being you say, you sent Mr. Rippel a remittance for 8000. Livres, by the last post for his securance. Therefore, your word is not to be depended on, and for the future I will take care of being plai'd such a trick again.

Inclos'd account of protest expences, the amount of which I expect immediately.

Captain Birk went to sea yesterday; I wish he may soon arrive at your place.

I am

Your humble servant.

Letter

Letter 77th

Sir,

Your total silence to three of my letters of — wherein I press you to dispose of my Jaurish linen to the best advantage, surprises me no little. Will nobody buy more linen in Hambro', or have you parcels of other persons in hand, which you prefer to mine? I cannot suppose the last, as I then shou'd be deceived, in that friendship I put in you; I will rather judge that the great scarcity of money, keeps many from buying.

I repeat my desire, and beg you to use all possible means in selling Jaurish linen at the highest price you can get. The sooner the better, that I may be quit of this article, which has lain on my hands 3 years, and look out anew.

What does the last news you had from Lisbon mention? does no orders come from thence for *Bretagnes*? Undoubtedly a great demand for linen, must come as

K 5

soon

soon as they are at rest again, on which account, the price will undoubtedly rise.

In expectation of your answer, and a favourable account-sales, I remain

Sir,

Your humble servant.

Letter 78th

Sir,

If I had not laid out the greatest part of my money, in various merchandizes, would gladly have embrac'd your offer, in going half shares in a quantity of logwood, as I judge it will turn out to great advantage. But as my present Stock will not allow it, I return you thanks for your offer, and will make use of it, as soon as I'm able.

Do you think it will answer, if I send you a small quantity of pot-ashes to sell, being almost determin'd to send you, by the first vessel 20. barrels, for my account; but

but I must be sure, of getting something above the present price of 14. mk. or at least, not to loose any thing. Acquaint me with your opinion.

I shall be extreamly glad, if you could get in my demand from Mr. *Hans Furgens*, though I would not have you to use him very hard, unless you find that he is in the point of failing.

What is said with you about broun ginger, and what is its price at present? I should be glad to know it, to take my measures according, with a quantity that is offered me.

I am yours &c.

Letter 79th

Carrier Claas got hither yesterday with your 5 casks of yarn N^o. 10 a 14. Just when Cap^t. Dixon was ready to weigh anchor, and sail for Hull; I have had much difficulty to get him to take the 5. chests in. Inclos'd you'll receive the account of expences, amounting in Louis d'ors Rd. 15. 20 gr. which please to credit my
account

account for. By this days post, I send the Bill-of-lading to Mr. John Eggers at Hull.

The Cap^t. got under sail yesterday, and as the wind is fair, I hope he has got to sea already. God grant him a safe voyage.

Two ships are on the birth for London, and will be ready to sail in 14 days. Have you any goods for that place, must not delay sending them.

After a tender of my best services, I have the honour to be with much esteem
&c.

Letter 80th

Dear Sir,

Eight days ago I had the honour to acquaint you of the arrival, and shipping of your 5 casks of yarn; which this confirms.

It is with great regret, that this must be the messenger of bad news; as information came yesterday, that the ship foundered on the coast of Jutland, and the whole

whole crew perished, together with the cargo, and there is little hopes of saving any thing.

This misfortune grieves me the more, as I know your 6 chests of linnen is not insured, consequently must bear the loss alone. May the supreme being make amends for this, by other advantageous commerce.

All the freighters of this vessel met together to day, and resolved, to send a person acquainted with such matters, to the place of stranding, that, in case any goods should drive ashore, to reclaim them, and take proper care for all, and report to the two deputies, appointed.

As freighter of your 6 chests &c. I have consented to this, as judging it requisite and just; I hope you will not take it amiss, for if it should, contrary to all opinions prove fruitless the expences will but amount to little.

Providing any thing be saved, I ought to know the contents and value of your 6 chests. Sent me the account thereof, that I may not be the hindrance of any delay. I expect your further orders, how I'm to proceed;

proceed ; I will comply with your desire in every thing, and use all means, to prevent your loss, convincing you that Am, now and always,

Dear Sir,

Your friend and servant

Letter 81st

The person who was sent to take care of the goods, out of the lost ship, inform'd us yesterday, of having found several wares, according to a list sent in. Amongst which, is one of your chests, according to the mark, I wish it may prove to be so. Several pieces of linen have swam ashore, on which no known mark is visible. We expect by the next post, a more circumstantial account, of his occupation.

The account you sent me by your last of 5th instant, shall be made proper use of, and act in this affair, according to the

the free liberty you have given me, as if the loss fell really to my own account.

Depend on it, and be assured, that I will not fail, of acquainting you with what happens, as soon as I'm inform'd of any thing.

I have the honour to be &c.

Letter 82^d.

By your agreeable favour of 6th instant, I find you intend to make a tryal with me, after the method I serve others, that is, granting me free liberty, according to the times, to lay out L. 20 or 30,000 in such goods as I think fit, for your account. I will not be backward in fulfilling your orders exactly, that for the future, you may have reason to intrust me further.

Trade is at present in such a condition, that one is at a loss, how to transact to the greatest advantage of one's friends. Though, in all probability coffee and sugar must rise, at least the price will not run lower, as our American merchants
have

have sent no shipping to the islands, consequently can expect nothing from thence and nothing is to be feared, unless that market be supplied by the great quantities of coffee and sugar, brought thither by the English, which, if that should happen, my purchase will not advantage you much.

We are well provided with indigo, and brown ginger will at present but render little with you. I must desist entirely from wines, as you seem to have no inclination for fluid wares, tho' my opinion is, by reason of the very low price, something extraordinary might be gain'd thereby, especially if you have an opportunity to keep it some time, and wait till the price rises.

On a mature consideration, I am apt to think, the best method will be, to get an opportunity of buying a good sort of Martinico coffee, from such as are in want of money; I will do my best, and if it falls out to my desire, send you the wares by the first ships opportunity, acquainting you with the necessary.

Several

Several goods are sold here, on 3. or 4. months credit, tho' one does not reap so much profit, as on paying ready money, thence, you will not mind it, but rather leave the whole management to me, and be assured that no one is more faithful than. I &c.

Letter 83^d.

I am sorry that I cannot effect your orders in buying 2000. *Stiegs* *) of Paderborn linen, at your limitted price, as the sellers will not remit a farthing of their set price; will you give a few pence more, I can make the bargain, and send you the goods by the first opportunity.

For your sincere wish towards the continuation of my health, I preserve your constant propensity towards me with a great deal of adherency. I hope the supreme being will lead you through this year, which I hope you have begun with pleasure, in health and prosperity; granting
L you

*) A *Stieg* of linen contains 20. pieces.

you such advantages, as you in reason may desire. God protect you and yours, and maintain that friendship which I will endeavour to cultivate on my side, with sincerity.

Whether I shall come to see you next summer or not, I cannot tell; should it happen, then I will divert myself with you in that dear Altona.

I remain with much esteem &c.

Letter 84th

This day we receiv'd four mails at once, by which I got your agreeable favours of — with bill-of-lading and invoice for 100. barrels of rice, bought for my account. I have examin'd the invoice, found it right, and credited your account — for the amount.

On said account

Your draught for L 300:- on John Petersen, is accepted, and your account debited for the same.

If the Capt. does but soon arrive with the rice, the enterprize may fall out to
great

great advantage, if not, the contrary is to be expected.

Have you any inclination to go $\frac{1}{2}$ shares in a quantity of yellow Maryland tobacco, as I am determin'd to lay out about 3. or 400. L. for my share. If you find this adviseable, endeavour to look for good wares, but the prise must not exceed above 3. L. we are in great want of a good sort, but the brown bad sort we have enough of.

Your two drafts for
 L. 100:— } at 2. usance on Christian
 - 100:— } Koopmman.

I will endeavour to get accepted and should they be refused, will on protest accept them for your account, and keep them till demanded, by a 2^{da} draft, on which you may depend.

Your insurers of the lost parcel of ginger per Cap^t. Bookes, make several oppositions, about the expences of the Dis-
 pacheur *), which is very unjust. Our

L 2

rules

*) A *Dispacheur*, is a sworn person in Hamburg, who has the sole care of regulating sea damages, as demurrage, wrecks, salvage and average &c.

rules of insurance mentions expressly, that both the insurer and insured, must submit to the decision of this person. I will make this appear to them, if they do not soon comply, and pay without more ado.

I am vastly obliged to you, for your information of Commerce with you. I pray proceed, and further oblige him who remains with much esteem &c.

Letter 85th

I was on the point of not writing to you again to day, and then what wou'd you have thought of it? I must confess, you may accuse me of negligence, which is almost unpardonable, and may be you do it: Shew once a greatness of mind, which is not to be equalled, and forget my faults, which you may do the easier, as my long silence, has not been the cause of any loss to you.

According to your desire, I have sold your 20. bales of pepper by public auction and tho' damaged, got a higher price, than

than sound wares fell for on change. What do you think of that? The envy of the buyers one against an other, has been the reason of their own loss, and your profit; May they always do so, when your goods are at stake; neither you nor I will clamour at it. But, pray send me no more such damag'd good, things may chance to alter. Bought wit is generally best.

Finally you get the account-sales. Let it be examin'd, and when right, debit my account for mk. 3540: — being the neat-account; and credit my account for the two inclos'd bills, for

f 450: —	} at 14. days sight, on John Burton, diacon by Benj. von Mechel.
- 1050: —	

B^o f 1500: — at 33 ft. mk. is B^o mk. 1818:3 —

The remainder shall be remitted as soon as receiv'd.

What's the price of logwood with you, and what does people judge of it? It sells well here.

I recommend myself to you after a tender of my best services &c.

Letter 86th

Sir,

Amongst the many ships that arrived here last week, is yours called the Prince Christian, which after having weather'd out several storms, is free from damage. The Cap^t. has already begun to unload, and expects to be empty next week. I have used all possible means to get him a profitable freight, but has been hitherto without effect, as too many vessels are here. As soon as the freight is come in, will instantly remit you the same.

Pray for the future be so kind to consign your ships to some other, as my other extensive business, makes it impossible for me to use that diligence for your interest, which I ought to do. You will find a better account, in consigning to such persons, who have always ships on their hands. Those who want ships, apply to them, instead of which, I must depend of the broker. I have made your cap^t. acquainted with some such houses already, who

who can best inform you, which he likes best.

If you chuse to favour me with sending all kinds of linen, to sell for your account, I hope to convince you, of having the best opportunity, to make a speedy and profitable sale, giving you all manner of satisfaction. I recommend myself in the best way, always remaining

Sir,

Your most humble
servant.

Letter 87th

Sir,

My years of apprenticeship with Mr. Gontwid, being finish'd, I am determin'd to begin business in my own name. My trade will chiefly consist in commissions, undertaking nothing for

my own account, to testify to those who intrust me, of my serving them well.

Those who send me goods to sell, I will allow them, according to circumstances, to draw on me for $\frac{1}{4}$ or $\frac{1}{2}$ of the amount, at $\frac{1}{2}$ pro cent interest, till the money arising from the sale comes in. If required, will send other goods in the room thereof, and allow the same time for payment, which is allow'd here. Here are opportunities enough, for disposing of goods, and I hope to use my friends so, as to merit their recommendation.

I thought proper to inform you hereof. I flatter myself, of being favour'd with your commands. One tryal will convince you, that I'm worthy of your confidence. If you chuse to make a beginning, I would advise the brown powder-sugar above any thing else; which will turn out very well.

I recommend myself to your friendship, and remain in expectation of many commands, with an esteem, not to be augmented

Sir

Your obliged humble servant.

Letter

Letter 88th

Sir,

Your agreeable favour of 21th instant with the inclos'd six bills of exchange for L 1000:- came safe to hand. Your magnanimity and honesty, which is visible thereby, touch me in the most sensible manner, as I find your good intention cannot have the wished for effect.

My affairs are in such a condition, as not to be helpt. The sum I loose by Mr. N— in Paris, is too important, and the last letters mention, that the whole will render little or nothing. Most of my enterprizes since, have fallen disadvantageously out, and weakned me so much, that as the times go, I shall not be able to recover it in 10. years. What shall I do? I see no other method, than, resigning all I have to my creditors, and wait their goodness, what they will do with me. This I will do to morrow. To make the best use I can of your generosity. I return the six draughts for L 1000:- back

L 5 again,

again, that your loss may not be augmented through my negligence.

According to a ripe calculation, I think I can pay 75. per C. providing my creditors will have a little patience. Will you contribute thereto, perswade Mr. Kruger, to whom I'm 5000. Rd. indebted, to accept this offer. If the greatest are willing, the smaller must follow.

Your demand being so small, contributes greatly to my satisfaction. I am obliged to none so much as to you; and if God pleases, I shall weather this storm out, experience shall shew you how much I am &c.

Letter 89th

Sir,

If I did not act with discreetness towards you, I should have accepted your offer mention'd in your favour of 28th march, in buying various sorts of merchandizes, according to order, and for the usual provision; and wait 6. months for payment.

ment. But as I'm accustom'd to use my friends with sincerity, expecting to profit no more than my bare provision; obliges me to leave your orders unfulfilled.

The customary method of selling here, is for ready money; that is 4. weeks; therefore judge yourself, if those who must be in advance for 6. months, can do it for nothing; I do not believe it. Undoubtedly those who do it, will have a method of indemnifying themselves. You may alledge, your making use of the money to advantage, in that time: to which allow me to answer, that this method of borrowing money is valuable, and would please people, less to be credited than you; having no more to say.

If you please to give credit to my upright assurance, make a tryal with me, you will visibly find your profit thereby, and honour me further with your commands. All I require, is to draw on you, at the time you order me to purchase; unless you chuse to remit me.

To act with honesty, is the best foundation, of promoting a durable correspondence, and retaining the good opinion
of

of ones friends. You may expect the same from me, as none can be more yours &c.

Letter 90th

Sir,

I have not written to you during the space of 6 months. Should you ask the reason? acquaint me first, what I should have written about. You having once declar'd to send nothing hither for your own account, and I never order any thing from your place, consequently our correspondence would have been of no manner of use. Yet more, would you have me to enrich the post, by writing often? I think not. I hope your friendship towards me, will be as usual? I hope you love me still? I really expect it, as it diminishes my misery.

I have long detain'd from speaking on a misfortune, which you probably expected at the beginning of my letter. I tremble at the very thought, and more so, to
write

write of it — But I must do it. You will have heard of the destruction of our city; she is no more. The famous, the wealthy Lisbon, is changed into a heap of rubbish, and we, her unfortunate inhabitants, rendered worthy of pity. This you know already, but not, that I am one of those, who was in the jaws of death — I am not able to think on that unhappy day. Ask me not to explain to you, how the earthquake begun; I know nothing of it.

You know the 1st of november is a great holy day amongst the roman catholicks, and especially here, and on such occasions, we remain in our houses. I was in bed at 9 o'Clock, when suddenly my house began to crack; I leapt out of bed, threw some clothes about me—instantly followed a second shock; this made me quit my house, I got into the open street, where all was in confusion, I fled with the rest, without knowing whither. All that I know, is this, that all houses round about me, fell with a most terrible clashing. At last I got into the fields, feeble, and out of breath. Here I lay down, submitting myself to the will of God, when
every

every agitation threatned the ground with a total ruin. On coming to myself, I found several acquaintance with me, as comfortless, and as wretchedly dressed as I was. At last the earth ceas'd from trembling. We turned our eyes towards the city — How frightned, to see a total delapidation. What should we do? we ran to the Tago, to shelter ourselves in a ship; which we found by a Capt. of my acquaintance. He used us kindly, giving us what meat and apparel he could spare. God will reward him. This is the 6th day, and still with him, viewing a furious flame, which has from that time raged in the bowels of the city, destroying every thing, which the earthquake could not do.

Behold my friend, in such a state we are in; heaven has visited us in this manner. Calamity and distress is amongst us; we are all naked and destitute. The Lord will have compassion with us, and preserve us from a final destruction.

Remem-

Remember me to your friend Mr. de Vofs, let him read this letter. I am not able to write to him to day, and acquaint him that all his goods are burnt — The pen falls out my hand; at the very thoughts —

What I shall do, I know not — The earthquake continues yet; what it further will do, is unknown to us — Have compassion with me — Pray to God — Implore his mercy for your friend, and remain further my favourite. I am your
humble servant in affliction.

Letter 91st

Sir,

You will find by the inclos'd account current, that you are 545 Rd. in my debt since the year 1754, which is above 2 years. My circumstances will not permit me to wait longer; I therefore desire you to acquaint me, whether we agree, which if found right, remit me the money as
soon

soon as possible, that I may balance this post in my books.

I have the honour to be always,

Sir,

Your humble servant.

Letter 92^d

The Answer.

Sir,

You make a demand of a debt, of 2. years standing, tho' you know how punctual I am in discharging the same. It astonishes me very much, and the more, as I find a receipt, where the very day of payment is mention'd, amongst my papers. One of my clercks who was at that time at your town, paid it, and on sending me the receipt, mention'd your not being at home, but one of your clercks receiv'd the money, and gave a receipt.

Let

Let your books be examin'd, to see if this post has not been forgot, to be placed to my account; and let me know immediately. whether you have found it or not. I am very uneasy about it. This is the first time of my being dun'd; It grieves me in a very sensible manner, being of so long standing. I know what dilatory payments may do to a merchant; and have hitherto avoided it, as much as possible, in paying either on, or before the day appointed, which I will always observe for the future.

In expectation of a speedy answer, I remain with much regard

Sir,

Your very humble servant.

Letter 93^d

An answer to the former.

Sir,

As much as you are astonished at my
M demand

demand of a debt of 2. years standing, I am as much surpriz'd at the contents of your letter of 4th instant.

Without troubling myself at the rigorous expressions mention'd, will discourse with you, about the main point.

I noways doubt of your having a receipt. I depend too much on your word; still, I can not imagine, how you got it. The fraud must lie somewhere, be as it will. My book-keeper has posted no article wrong, nor is it possible my banker should forget it. By reason of the great hurry of business, my trade occasions, I am obliged to count my cash every 14. days, to see if it agrees with the cash account. If too much, or a deficiency is found, thence, either a mistake in posting, or too much has been paid, or received. Hitherto no over-plus of Rd. 550:- has been found. For certainty's sake, I have had my books looked over, to see if that sum has not been put down to a wrong account; but find no such thing, not even that such an article, has been entered the whole of that week. I do not in the least doubt of the honesty of my
banker

banker ; who has served me 16. years, without ever finding him guilty of an unjust action , for I always keep a watchful eye over all my (servants) clerks.

As positive as I am , of your paying every one at the day appointed ; even with the same certainty, may you be assured, that no one can accuse me , of having booked a debt twice over, for which reason you shall not be the first. Nothing is more certain, than that a fraud must have been committed ; but by whom, can not be said, without a stricter examination. Either by your clerk , or mine ; one of the two, must be a rogue. I can scarcely believe that mine is guilty, having never had any reason for so doing.

The best and shortest method, will be this, to examine the inclos'd hand, with that of the receipt ; do they agree, then I know whom to accuse ; if not, you must find the cheat in your own house.

Farewell. Ease me soon of this trouble ; I desire it of you, remaining

Sir,

Your servant.

M 2

Letter

Letter 94th

Sir,

I embrace every opportunity of being serviceable to you, with the greatest satisfaction, hence I can not refrain from making you acquainted with Mr. Flügel. He is indeed a very worthy gentleman, from whose acquaintance you may profit greatly.

He desired me to recommend a friend in your town to him; and have done it in your person, assuring him, that you will regard his interest, with the strictest sincerity. You may expect his writing to you very soon; I rejoyce at it, and wish you joy thereby.

The sorrowful news on the destruction of Lisbon, is visible in the face of every merchant here, where there affliction is discernedly painted. You know how that place and this, are enjoined together in trade. I pity those, who by this misfortune, are obliged to leave off trading, on account of their great losses. This misfortune will extent itself far and near, for

for there is scarcely a trading town in Europe, which will not feel this effect. Thanks be to God I am free!

Trade is entirely at a stand here, and prices very low; as you will find by the inclos'd price-current. If a war does not break out between England and France, no considerable rending can be expected. If you find it necessary, to have any thing bought, I shall expect your orders. Experience will shew you, how diligent and laborious I am in serving you. I can say no more. I recommend myself to your favour, and remain with due regard

Sir,

Your obliged humble
servant.

Letter 95th

Answer.

Sir,

Your agreeable favour of the 15th march,
M 3 came

came safe. I return you many thanks for recommending me to Mr. Flügel. I have receiv'd a letter from him to day. He seems to be a very honest and polite gentleman; I will not fail, in transacting for him in such a manner, answerable to the character you have given him of me, and where with he may be content.

Your opinion is very just, about the misfortune of Lisbon, rendering a great many people poor. I am glad you come off without loss: I'm not so happy: still, I have great reason to return the Almighty thanks, that my loss is of such a nature, as to be easily born withal.

You excite me to buy some of your town goods, because the prices are so low. I'm convinced of your good intention, and have inclos'd a list of such wares, as I have the best opinion of. The buying of which I refer to your own option, as I do not find it necessary, to desire you to regard my interest. Should I have occasion for any thing else, I will inform you thereof.

Towards this purchase, I inclose you
4. drafts for 4000: Rd. at one usance, on
John

John Peter Hempel. Do the necessary therewith, and credit my account for that sum. You may shortly expect more, and on my receiving the bill-of parcels, the remainder.

I have no more to add. I recommend You to God's protection, and remain

Sir,

Your obliged humble
servant.

Letter 96th

Sir,

After a long and tedious journey, am thank God, got safe here. This place pleases me very well; I have already taken a house, fit for my business, and am getting it furnished, in a genteel and commodious manner. Permit me on this occasion, to acquaint you with my intention, and what rules I intend to follow.

M 4

I think

I think it the greatest folly, when young beginners in trade, insist on having every thing in the most magnificent and splendid taste ; many ruin themselves thereby. A reproach in pride and greatness, never remains alone ; it has several dangerous consequences. It requires a great expence, and where this takes place, one's willing to make it appear : thence a merchant neglects his business ; that allotted time, is spent in company, gain decreases, charges augment, and when driven to the greatest height, one becomes invisible, and repents on past follies, when too late. Do'nt I judge right (my friend?)

To the clerks you have engaged, I think it will not be amiss, to add one more, who is acquainted with the trade of this place ; I think such a one will be of great advantage to me. I will refer the commencement of my trade, a few months, and make myself first acquainted with the situation of this country. I thereby will be able, to buy such wares as comes to this market, from the first hand, and such as I afterwards can expect no complaints of. In the few days of my residing here, I find

find a great difference of prices. Such goods as one gets from the fabricks, in small towns, is a great deal cheaper, and better, than here in town. If one does not look into such things, how easy it is trade backward in the world.

This I hope to avoid. You are acquainted with my stock; you have added much to its augmentation, for several years together. You know how I carry on my business; for the good management of which, I am indebted to you. You have made me sensible, what a noble spirit, and diligence is — For which I will always be thankful. I hope to transact my affairs in such a manner, as will encourage you to assist me with your advice.

One thing I have observed here, which I must acquaint you with. Here are but few discreet merchants. He who can not cheat with an air, is not esteem'd. A master in this art, is dignified with the title of *great*. I will take care of becoming great, after such a manner; my chief care will be, to merit the character of an honest man.

M s

You

You can scarcely believe how much roguery is committed here ; it is easily discovered, for those that do it, are proud of its being known, to encourage others to do the like. I would send you a list of the heads of this class, if I did not know your worth too well, to be pleas'd with the faults of others. My youth does not bar me, from beholding such abominable actions with terror, and from shunning them. Depend upon it, I will a'ways think and act, as you have taught me.

Adieu. I remain assured of your unalterable esteem

Sir,

Your affectionate
and obliged humble servant.

Letter 97th

The answer.

Dear Sir,

I was extreamly glad to hear of your safe
arrival,

arrival, and your good health, as also, that you like your place of abode.

You do very right in furnishing your house, only with what is necessary. Your reasons for so doing, are so very important, that I have nothing to add.

Your designing to take a second clerk, is undoubtedly requisite. Will you permit me to give you advice here? endeavour to get an able book-keeper, and do not mind 100. Rd. for wages. To keep books in good order, will require one person alone, especially by your undertaking. If you free yourself from this business, you can then apply more diligently to other things. It remains nevertheless necessary, to look over your books at spare hours, to prevent all disorders.

I am very much astonished at your remarks on trade there. Is it possible, that any one can go that length for gain, and become guilty of the most infamous roguery? If I had known this, I would never have advised you, to spend your days of prosperity, in a place so dangerous. You know, I'm acquainted with it no further, than by Mr. Koch, who has always behaved
well

well towards me. I hope this worthy friend, will encourage you to goodness, by his good examples. This and your natural inclination to virtue makes me easy. I am sure, you will not allow yourself to be led astray, by all the perturbations there in use. You know me. You know how much it wou'd afflict me, if you fled from the paths of virtue.

The love I bear you, obliges me to give you a few more lessons, the observing of which, will be useful.

First, on people sending you goods to sell, or order you to buy, never let yourself be governed by the love of gain, to take more, than is your just due. Be content with the usual provision, charge the goods exactly with what they cost you, and no more expences, than you have really laid out, without ever thinking on an unjust gain. Thence your business will increase, and every one will trust you.

Secondly, never deduct the least from them, who live by day labouring, rather augment your goodness, by a timely present; such like gifts have a great effect.

Your

Your interest will be well regarded, and your work will go on with pleasure.

I had this to add to the good intention'd admonition, which I do with a great deal of pleasure. Your regarding the same, will give me the greatest satisfaction, for I love you as usual, and will always do so, remaining

Sir,

Your real friend
and servant.

Letter 98th

Sir,

Though ever so unwilling, tho' it grieves me ever so much, I am forced to acquaint you with my wretched circumstances. Judge how it afflicts me to acquaint you, that I am not able to pay my debts.

You have known me twenty years ago; you know what pains I have taken, to get my

my bread honestly ; no one can accuse me of an error, committed in the course of my trade, or that I have maliciously brought this misfortune upon myself, All this you know ; nevertheless, I must acquaint you with my real circumstances, to prevent all prejudice against my honest character.

Twenty years ago, I began trade in this place, with 20,000.- mk. stock ; and from that time, to 14 days ago, I found myself worth about 180,000.- mk. As also 60,000.- mk. at interest, at 4 per cent. Out of that I am indebted, here, and in foreign parts 37,857.- mk. inclusive your 5873. mk. 6 fs. for which I am very sorry for ; I have undergone so many losses, within the space of 14 days, as can scarcely be imagin'd.

By the bankrupey of Mr. C— I loose 27,638. mk. That was followed by Mr. N— This honest gentleman has been forced to commence bankrupt, on account of several great and known losses, my demand on him is 19,564. mk. By the conflagration of Lisbon I loose 87,855. mk. and in bad book-debts 48,367. mk. I will
m-ke

make no mention of other trifling accidents. It is sufficient they have brought me so low, that I cannot pay above 40. per Cent.

It now depends upon my creditors, whether they will ruin me entirely, or set me up again. I can not sufficiently praise the generosity of Mr. D— who gives me leave to make use of the 20,000. mk. that I owe him, 'till I can pay him with ease. My intention was to have paid the 40 per cent immediately, and if fortune did not frown too hard upon me, was in hopes of paying 10 per Cent yearly, consequently discharge my whole debt in 6 years, together with 4 per Cent annual interest. Can I do it sooner, I will, with all my heart.

Pray weigh this matter my friend, and if possible persuade Mr. A. & B. to accept my proposal. I hope in a little time to bring my creditors here, to do the same.

I acknowledge the love you have hitherto shewn me, with an upright heart. It shall redound to your honour, the days I have to live, neither will I ever cease to esteem you &c.

Letter

Letter 99th*The answer.*

Sir,

Your favour of 10th march amazed me very much. It grieves my very heart so much more, being quite assured, that your former behaviour has always been very just, and that you have not brought this misfortune upon yourself designedly. Let this comfort you. Your circumstances may become better again, if you do not loose all hope yourself.

The several losses you undergo, and especially that of Lisbon, is sufficient, to weaken the greatest merchant. No one can blame you about the last; as proceeding from the hand of the Almighty, His chastizements are a secret to you; we must kiss the rod, revere his will, and lay our hands on our mouths.

I agree to your proposal of paying 40. per cent can you afterwards pay the remainder; well and good; and if not, I can bear the loss thank God. I will take

no

no interest of you. You may use that as part stock towards your new undertaking.

I have communicated your case, to Mr. A. & B. in the most emphatical manner; they have promis'd me to enter into your offer; each of whom will acquaint you of it to day.

As soon as you have agreed with all your creditors, I will assist you as much as possible, having always looked upon it as a duty, to assist men of worth in distress, whose honesty and industry are known.

Pray God protect you for the time to come, against such like misfortunes, and supply this loss many-fold. I remain with sincerity

Your friend and servant.

Letter 100th

An other answer.

Sir,

You declare yourself a bankrupt, and
N cause

cause me and two other honest people, to loose such large sums. Indeed, I never could have supposed this of you ; but this is the case, when one gives credit to others. You are may be your own judge ; you know, I have always used you well, allowing you the use of my money 4. years together, without even demanding it but the way of the world is, to render evil for good.

This serves to acquaint you, that neither Mr. A. & B. nor I, will consent to your agreement. We are determin'd to recover our payment, by the rigour of the law, and bring the whole under the statute of bankrupey. That's our intention ; thence you may take your measures.

It's true you are unlucky, but then you have been the reason of it. You ought not to have been so extensive in the beginning, and more careful. After pride comes poverty. Let this be a warning to you hereafter, if you should happen to begin trade again.

This

This is what I had briefly to mention.
I am

Sir,

Your servant.

Letter 101st

Sir,

This day fennight was my last to you;
which you have undoubtedly received. Since which carrier Behr has brought the cask of indigo, N^o 1.

On opening it, I have found the indigo very moist. It would have pleas'd me better, if you had got it made dryer, before you sent it; May be you had done it, if you had not suppos'd our having occasion for it, against the approaching (Mefs) fair. I must try what I can make of it.

Inclos'd you receive the original bill-of-parcels. for the above mentioned cask, to be produced on receiving the average-agreed for. I believe you will have no occasion for it, as you have settled with the insurer; nevertheless he must pay 10. p. C. for the insured sum? hence I judge the bill-of-parcels to be useless. Acquaint me if I'm right or not.

According to invoice, and account of insurance, you have charged the course very high. I hope it will signify nothing? Pray inform me, how you get French value insured there. Is it fixed, or, is it to be determin'd, according to the course of exchange? Can not one likewise insure a presuppos'd gain of 10. p. cent, above the prime cost? Your instructions about this will be highly agreeable.

I salute you kindly, and remain.

Sir,

Yours to command.

Letter

Letter 102^d.*An Answer.*

Sir,

We are glad to understand out of your agreeable letter of 28th of last month ; your having receiv'd the cask of indigo N^o. 1. We should have had it better dryed indeed, if we had not partly, been afraid of the approaching fair, raising the freight, and partly, we believ'd you would be glad to get your goods in due time, thence we judged to send it by the first opportunity. We supposed it was dry enough, as not to suffer any damage on the road, hoping that you would not misinterpret our doing so.

Incl^od we send you the original invoice back again ; we have had it copyed, which is sufficient. Notwithstanding the insurer's payment of the 10. p. C. the account must for all that be deliver'd to the *Dispatcheur*, *) by which according to its

N 3

value,

*) A sworn person in Hambro' only, who has

value, with that of the whole cargo, and vessel, he is to make out the grand-average. This account includes, all expences, towards saving the ship and cargo. The 10. per cent which Mr. N— has paid as insurer, towards special-average, the freight, the ordinary average, charges for bringing the cask from Coxhaven, the new one, and all other expences, is to be paid out of it. If any thing remains after all this is paid, of the 10. p. C. as then it belongs to the insurer.

We have put down the price of the cask, according to the stipulated expence in french money, together with the premium of insurance, which are arbitrable, and even the premium paid may be insured: that is the reason, the insured sum is larger than the invoice calculated according to course.

There is no fixed price, concerning the insurance of goods; which may be either high or low, as the owner thinks fit. Thence it is permitted to insure an imaginary

has the sole care of regulating sea damages, and may not improperly be called a ships-book keeper.

ginary profit, together with the prime cost.

When the Despache *) is regulated, the insurer must make the grand average good, according to the value of the goods insured. The 10. p. c. before mention'd towards the special-average, has nothing to do with the other, but used towards clearing small expences, and as a recompence for damaged goods, or as an assistance towards the sale thereof.

We judge to have answered your questions sufficiently. We shall be glad to hear your being content therewith. We remain &c.

Letter 103^d.

Sir,

The contents of your letter of 16th instant, appears so contradictory to your
N 4 former,

*) A term used only in Hambro', signifying to make up the account of damages, according to the quantity of goods each person had on board.

former, that I can get no kind of insight into this affair. In your favour of 14th November, you mention *I have receiv'd the money, and only want to know, what I shall do &c.* That demonstrates, if I understand German, that the money is in your hands, at my disposition. It therefore lay at my option, to act as I thought proper, as long as you had not remitted me the money. Thence I could believe no otherwise, but that the cash was as safe in your hands, being a person skilled in trade, as in the hands of any other of my friends in your place, at my disposition. I mention'd to you in my letter of 26th November: *To leave the 570. Rd. in your hands, till further order and fully assured you at the same time, that you had nothing to fear from thence.* This I think was sufficient, to prevent you from paying the money.

In your letter of 7th December, you write quite otherwise. Using these words: *Not to keep the money so long at my disposition, till Mr. N— had given his consent thereto, will therefore part with it.* Had you but known, what you had written

ten

ten before, and willing to keep your word, this had never proceeded out of your pen. Whether you know, that you contradict yourself, or not, I maintain nevertheless, that you had no right to pay the money without my consent, as long as justice and equity takes place, and according to my opinion, this can not be put in opposition against the law. On throwing all your declarations together, serve only to make me positive, that you have the money still in your hands, and that I have nothing to fear from thence. My answer to your last, repeated my desire, of your not parting with the money, against my orders.

Put yourself in my place, and judge then, what I thought; where you say; *The remitted 570:- Rd. are paid to Mr. N— agreeable to your first order.* How this is to be connected with the former, I really do not understand. Contradictions ought never to take place, in regular correspondence, and honest dealings; and on perusing your last letter, find that all your letters contradict each other, which

N 5 is

is greatly to be blam'd in a downright honest merchant.

I have as yet receiv'd no answer from Mr. N— on my last to him. Let him answer what he pleases, it's equal to me. I have only to do with you, as you are the person I intrusted my money with, from the time of redemanding it, untill now. If you had paid it, before the receipt of my counter-order, I must have been content, and you freed from vindication. This has not happen'd. All your letters serve me as a demonstration, and will justify me in the eyes of every one, acquainted with mercantile accidents. No one will dispute my right; which I will endeavour to recover, on receiving your categorical answer.

Your being sorry, if any disputes should arise between Mr. N— and me, and the like expressions, are nothing but bare-faced evasions, or a cloak for your knavery, noways deserving my attention. All that I have to add, is, that I have this day drawn on you for Rd. 570:- at 1. ufance, payable to John Albrecht. Will you answer it, after deducting your
pro-

provision and postage, then this affair, so discommendable for you, and disagreeable to me, will have an end: on the contrary, and according to your answer, I will take my measures. If you despise law-suits, as I do, you will chuse the easiest way, and oblige me greatly by so doing. This I expect from you, and remain.

Sir,

Your servant.

Letter 104th

Sir,

As unwilling as I am to trouble any one with disagreeable commissions, yet, at this time I am obliged to write to you on that head. You have given me so many proofs of your friendship, in not being discouraged at my requests.

I have a small dispute with Mr. M— about Rd. 570:- which I remitted him about

about 4. months ago, for the account of Mr. N in Dresden, &c.

After exchanging several letters, I find that Mr. M— and Mr. N— plays both one card, endeavouring to enrich the latter, where he ought to have been our reciprocal and impartial commissioner, and to have obeyed both Mr. N— orders and mine. I am at last weary of writing, having address'd the inclos'd to him; it is not sealed, after you have read it, seal it, and deliver it to him, and produce the bill for 750. Rd. at 1. usance, payable to you. Providing he pays it, you may allow him his provision, and give him a receipt in full; but on a refusal, protest according to form. For I shall be obliged to go to law, to recover my money, and then the question is, whether I dare be troublesome to you, in putting it in execution. As then I will send you Mr. M's original letters, and if you judge it requisite, will add the merchants arbitrement, to enable you to proceed against him the more forcibly. If you would be so kind to give me your advise, how I could get my money after an easier way, I shall

I shall look upon it as a new favour. I shall expect your answer with desire.

The 12th instant I took the liberty to recommend Mr. Charles Martini to you. I need not desire you to receive him well, as I know your philanthropy (or love of mankind;) let me rather return you thanks before hand, for the civility you will shew him. Should he want any money you may let him have 500:- Rd. on his receipt, which I will be answerable for.

Adieu, I recommend myself, and remain
(without delay) yours &c.

to command.

Letter 105th

Sir,

Custom has prevailed so far, as to recommend one friend to another, thence you will be kind enough to excuse my addressing the bearer of this letter to you, Mr. Charles Martini from Coppenhagen.

The

The design of his travelling, is to get a personal acquaintance with the most eminent merchants, in the greatest trading towns in Germany, tendering them his service. You will be so kind, as to grant him your friendship, and assist him in his undertaking. As travelling may put one into and immediate want of some money, you may assist him for my account, if he demands any.

Farewel ! Every opportunity of serving either you, or your friend, will be agreeable to me. I recommend you to God's mercy, and remain with usual esteem

Sir,

Your humble servant.

Letter 106th

You mention'd me some time ago, that you would not receive the 50 barrels of raisins, sent from Mr. John Barthold of Malaga, by Cap^t. de Ruyter, to me for your
ac-

account; but you would acquaint me with your intention, after the Captain's arrival. He is arrived safe. I am therefore in want of your immediate order, whether you will have the raisins or not.

Mr. Barthold has inclos'd a draft for ducats 300: at 97. at $1\frac{1}{2}$ usance, on you. If you take the 50 barrels of raisins, I shall expect your returning the bill accepted, and address'd for payment, as then you must credit my account for B^d mk. 50. 10.- for the premium of insurance. Your answer will inform me of your intention.

I wish you joy of the approaching new-year, health and prosperity. May you, and all those you regard, live happily in the next, and may successive years, may all your endeavours be crowned with a happy issue.

I recommend myself to your favour &c.

Sir,

Your humble servant.

Letter

Letter 107th*Answer.*

I am glad to hear of the arrival of Cap^t. de Ruyter, for the sake of Mr. Bartholds, but can not resolve to take the 50 barrels of raisins, for my own account. In my last I mention'd you the reason thereof. You may therefore obey his orders, concerning the same.

Inclosed I return you the bill for duc. 300:- with non acceptation, and he must answer the charges of insurance.

Mr. Nebeling in Amsterdam, informs of his having sent 4 barrels of tobacco to you, for my account. I do not know the captain's name. On his arrival, send them by open water to Lüneburg. Probably it will not happen before the spring, as I'm told the Elbe is frozen up.

I return you my sincerest thanks for your kind wish. I wish you the same, and more; may you always be happy and prosperous. I salute you very kindly, and remain &c.

Letter 108th

According to your order of 14th instant, the chests N^o. 7, is sent to Mr. Christopher Becker at Lüneburg. I wish you may receive it safe! As soon as the Capt. has made up his accounts, I will send you the account-charges.

I have credited your account for the agio of Rd. 210:- on Mr. Lichtenscheid, at 4 per cent, with Rd. 8. 9 $\frac{1}{2}$, or rather for the whole sum of Rd. 218. 9 $\frac{1}{2}$.

What you mention concerning Rd. 100:- which you have been obliged to complain against some one in Dresden, is a thing I know nothing at all of; you have never mention'd any thing about it, neither does your letter inform me, whether all is paid or not. It is nevertheless necessary I should know it, as the herring were not sold for my account. I should be willing to balance with the owner, at the close of the year. Answer me soon. I send you my respects, and remain —

Letter 109^d*The Answer.*

I have informed myself of your sending the chest N^o. 7. and credited my account-wares under you, for the same. Pray send me the account-charges, as soon as possible.

I have debited your account for the assignment on John Dietrich Lichtenscheid, conformable.

The remaining 100. Rd. came in yesterday. Please to excuse the unintelligibleness of my letter. I have been obliged to pay more fees, than my profit amounted to. I ought to have acquainted you sooner with it, if I had not been in hopes, of bringing it to a reconciliation, together with a multiplicity of business, on account of our present disturbance, prevented me from doing it. I know that my silence, cou'd be noways hurtful to you, as I mention'd, on sending the account sale, that I wou'd inform you, when the money was all come in. Which I have not done as yet.

By

By the next post I will send you the extract of your account current, that you may know, what you have to make good to your friends.

I remain with much esteem &c.

Letter II0th

Sir,

As agreeable as your former letters have been to me, nevertheless your last of the 29th of the proceeding month, was very grievous, in finding you so unfriendly towards me. You may be my judge, whether I have given you any reason for proceeding against me, in recovering a damage, that I can noways be blamed for. It is true I mention'd submitting myself to your verdict, in hopes of your proceeding according to reason, and as you would have expected to be done by, if you had been accused of a mistake unjustly, as I am. I am always ready to submit a little to a friend, with whom I have held an agreeable correspondence.

pondence, rather than loose his friendship; but when too much is required, it hurts one sensibly.

You can not blame me, in not complying with your orders. I got the brandy gaged twice, according to your desire, and the gagers not agreeing in the measure, is not my fault. What they said, I was obliged to believe, as I cou'd not convince them to the contrary, neither was it my business. You Sir, believed me; so that believing on both sides, turn'd out to our mutual disadvantage. But on getting an order to fill up the aumes, then I could easily perceive, how many quarters was wanting, to fill each cask, which I cou'd not do, at the time of gaging.

If you look over my letter of 22^d. July, you will find that I then mention'd : 2. or 3. aumes are wanting in measure. It is well known that brandy consumes itself greatly : let me know, if you do not find it requisite, that I take one aume, and fill the others out of it, &c. This I asked then. Could I do more, than direct you, how much I had your interest at heart? You was the owner. You was to give orders,

orders, what was to be done, as I could not proceed at pleasure, with another man's goods, without having a great deal to answer for. I have done my duty, and nothing can strictly be laid to my charge. Put yourself in my case, and judge then how it must grieve me, to be attacked in such expressions, as was not to be expected from a friend and which I never could have presumed to come from you.

You further accuse me of a fault, which according to reason, ought to be charged to Mr. Bertram. If the Insurer at Amsterdam, is to make good the leakage, that exceeds 6. per cent. I am surprised that Mr. Bertram shou'd be content with $3\frac{1}{4}$ p. cent. The real deficiency in the brandy, or which is to be made good, is nothing but the leakage, and not that which the gager mentions. The real deficiency was first discovered, on filling up, neither can a gager be so exact in mensuration, as to leave no room for supposition, which may deceive. It has not only happened in this affair, no, I have known it take place before now.

If Mr. Bertram had stuck to his text, and demanded the average justly, the insurer must have paid it : for, if he must pay the damage, why does he not pay the $6\frac{1}{4}$ p. cent ? Is he not obliged to pay it, why does he offer $3\frac{1}{4}$ per cent ? This testifies sufficiently that the insurer can not make himself free, otherwise he had no need, to pay the least ; or, am I obliged to make good, what Mr. Bertrams allows to be deducted ? I think no one can demand the least from me, if either justice or equity can take place, according to the law of nature. Consider the whole together, and undoubtedly you will find me innocent. I expect it the more, as I cannot suppose, that you intend to bring me to trouble or expences.

Mr. Bertram ought once more to insist of the insurer to make the whole damage good. He had acknowledged himself debtor, either for less or more. He who binds himself to make good any kind of damage, must if any happens, make it good. Such a one is an insurer. Is he obliged to make good a part thereof, so likewise the whole, and on his offering to

to make good the first, testifies his being obliged to pay the last. Providing the proposal be rightly laid open, it must have a good exit. Mr. Bertram, who had the goods insured, is obliged to do it. If he will but take the pains, he can not fail meeting with success.

In my last I explain'd to you the meaning of the Primage and Stade-toll, as also concerning the *Piemento*. Thence you will find, that I always use you with probity, which has, and always shall be my chief care.

Your bill for Rd. 400:- Banco in 6. weeks dated 17th Sept. on John James Smith, I have accepted in my hands, and will be deliverd on getting the second.

I send you my best compliment, and remain, in expectation of a more favourable answer than your last,

Your humble servant.

P.S. On the departure of the post news arrives, that Cap^t. Mathew Wooding is safely got into the Elbe, from Bourdeaux;

on his coming up, I will receive your 20. hogsheads of wine, and send them by the way of Lüneburg. Farewel!

Letter IIIth

Excuse my not answering your favour of the 2^d of last month. I was obliged to give you the required information myself, and a small jaunt has been the hindrance of it till now.

The Westphalia linen, sent to Spain and Portugal, is divided into several sorts; each of which I will acquaint you of.

The first sort is unbleached, commonly called Osnabruck linen. Consisting of long pieces of 60, 70, or 80. double ells, tied together with 2. dark blue strings, and marked with three crowns. There hangs one of the tips out of one end, on which the number of ells is stamped; adjacent to the crowns, you'll find several numbers, which signification belongs to their own country only. Though this linen is called Osnabrugs, it is nevertheless made at Braamse near Bremen.

This

This linen is sold by the 100. double ells, consisting of 100. Paris rods ; which frequently sells for about 8. or 12. rixdollars Hambro' banco, according to the quality thereof. Which consists in its being fine, well wrought, and of a bleakish colour. One ought to be aware of fraud ; as frequently pieces are found, where a few ells at one end, are fine, and well wrought, and further on, coarse and thin, which can only be discovered on opening all the folds. When the pieces turn out so, are said to be (*gekapt*) or sorted. The whitish colour proceeds from its being strowed over with lime, and afterwards beaten out again ; which can not be done so clean, as not afterwards to remain dusty, on beating it with your open hand, thence one may know, whether it has been lim'd. The middle sort, and best middle sort, vends the best.

An other sort of Westphalia linnen, is called Bremer *stiege-linen*. Generally bleached in and about Bremen, from whence it takes its name. It is chiefly somewhat thinner than the before mentioned

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tion'd

tion'd unbleach'd linen ; tho' it ought not to be too thin, and the better it is bleached, the sooner it meets with buyers. The *stieg* generally sells for 4. or 5. mark Hambro banco, or 20. Bremer ells, which is frequently the length of the piece. There are some pieces of 30. ells, of which fort 2. pieces are mostly folded together, and entered for a double piece, to spare a little toll-money. This sort of linen is made and bleach'd about Hildesheim; but retains the former name, and is mostly 5 4^{ths} broad.

Westphalia produces another sort, called Paderborn linen. This sort is only 4 4^{ths} broad ; and not very vendable. Twenty ells generally sell for about 4. mark banco. When this sort is not expressly order'd, you will do well, in having nothing to do with it (beging your pardon).

If you chuse to make use of me, either in buying, or providing you have it worked up in the country, I will be mindful of your interest ; one tryal will convince you thereof. I remain with as much esteem, as prone to serve you &c.

Letter

Letter II2th

Both your agreeable favours of 30th May and 15th past month, arrived safe.

I have credited your account for the 2^d transport of copper, with L 13100:- current, agreeable to the account sent in. Concerning the departure of the 3^d transport Mr. Clajus will inform you thereof; I am expecting the account.

The draft on me for L 5250:- 6 weeks after date, payable to Henry Oldenburg, is accepted. This bill is more advantageous to me than the former; thence I think it is my duty, to return you thanks for your kind affection.

Tho' I should endeavour to acknowledge your affection, by taking more copper from your hands, than is agreed on by contract, yet I cou'd not do it; as I'm inform'd Mr. Bertram at N— sells it to N— and for the better doing it, at such a price, providing I gain any thing, am not able to keep market with him.

But as the contract in Being mentions N—, as the chief place for my disposing thereof, and my greatest vendee is in that place,

place, I therefore desire (your honour) you to establish my district for selling, entirely to myself, forbidding Mr. N— from vending any there. If this is not done, I remain uncertain, in disposing of the quantity contracted for, much less to think of taking a greater quantity of copper yearly.

It will be equal to you, whether you dispose of so much more copper to Mr. Bertram, or to me; but, if my selling-district, is not kept free, the one will endeavour to undersell the other, and the copper will fall into a decline, which in course of time, will be disadvantageous to you (your honour).

This is the reason that has detain'd me from ordering more tin; for if Mr. N— is not forbid selling in N—, I shall be obliged to use part of the *crude-copper* for forging, in order to get rid of it. But if I have the sole liberty of vending at N— I shall not only order more tin, but even exceed the fixed quantity of copper.

In expectation of your complying with my request, I have the honour to remain with respect &c.

Letter

Letter II3th*An answer to the former.*

Your agreeable favour of the 20th past, acquaints us, of your having credited our account with L 13100:- agreeable to account sent, for the receiv'd transport of copper, out of our copper-ware-house.

You have no need to return us thanks for drawing for June term, which fell out to your advantage; it is our duty to be mindful of your interest, according to our prime promise.

We have sent Mr. Bertram a small quantity of our copper, according to order; but he complains very much of a dilatory sale, and his last acquaints us, of having the whole quantity in his ware house, thence we cannot imagine, his having sold any at N—. Be as it will, we will expressly acquaint him by this post, that he must desist entirely from vending any in those places allotted to you by agreement, on pain of being liable to make good all losses, arising from thence. Our being acquainted with this gentleman's honesty, gives

gives us reason to expect no more complaints on that head, from you.

On your being certain on that head, we hope to be favoured with a considerable order for copper-plates. It is now a time, that the work goes on briskly, on account of plenty of water, and of being commodiously transported by water, to the place required. We therefore desire you to take a resolution accordingly.

Lastly, we recommend ourselves, and remain with real esteem &c.

Letter II4th

An answer to the former.

Yours of the 30th July acquaints me how matters stand with the sale of Mr. Bertrams copper, which he had from you. You may very easily observe, out of former circumstances, that this gentleman can not procure the mine direction, the wished for advantage, which may be caused by lowering the price of the copper. I will further add, that when I have the
sole

sole liberty of vending copper at N—, I will not only bring the lowered prices up again, prevent the like from happening any more, and raise the real worth thereof, with more effect, than when I fear the infringement of an other, to whom I must submit. Several complaints against the bad working up of the copper, are come to hand, which causes me to make this observation.

I thankfully acknowledge your having acquainted Mr. Bertram to keep out of my allotted territory for selling copper. If he observes it, I will take a larger quantity every year, than the stipulated 1400. quintals, tho' not for the present year; as the 500. quintals sent off last year, only arrived here in the beginning of April, of this year, hence I must make my account for 2000. quintals in all.

To testify my assiduity in disposing of the copper, I hereby order

40. quintals in hammer'd plates, and

20. ditto in . . . ditto bottoms,

I desire they may be well forged, and the workmen ordered to observe, that the plates and bottoms be worked up, free
from

from cracks and holes. A great deal depends upon my getting them before the winter, to be used as soon as the frost sets in.

The bill you will draw on me in the middle of this month, shall as formerly be duly honour'd. For the rest, I have the honour, to recommend myself to your favour, remaining (without delay) with a great deal of esteem, &c.

Letter II^{5th}

Sir,

I find by your agreeable letter of 20th instant, that my last was too prolix. I wish you would convince me of the lawfulness of your complaint, by an answer, just as prolix; but instead of that, you refer me to things, wheren you suppose to have resulted me, tho' I find no such thing in any of your letters. Every one of them is plain, that you intended to force me, without giving yourself any further

further trouble, to convince me of my mistake.

I have no inclination to enter into disputes with you; I would rather avoid all manner of troubles, arising from self-will or caprice. This you may have often observed, since I have had the honour to deal with you. Nevertheless I cannot chuse but maintain, that, though you boast so very much of your friendship, I have been necessitated to abate more from the price agreed on, than to all my other friends with you. Whether such is agreeable with an uninterested and real friendship, I leave you to judge.

Every judicious person can suppose no other, but that the complaints of your father and brother, are of your forming. They probably might have done better, in not refering thereto, as I then should have had less suspicion. I have sold above 8000. *lb.* of the same copper, you had, in your town, and can make it appear by every letter from that place, that every one has been content with it, and credited my account, without any dispute. It is very extraordinary, that all the bad
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amongst it, should fall into the hands of my near relations.

But to convince you that I esteem your friendship more than you suppose, I give you free liberty, to demand what recompence your conscience will allow of. I will grant it, tho' not as being convinced of an injustice, no, rather as a loss, which I willingly undergo, for the sake of love and peace, and on no other account whatsoever. I can demand no manner of satisfaction from the copper-mine-office, on so groundless a complaint as yours.

Farewel! I expect being favoured with a friendly and pleasing answer. In expectation of which I remain with real esteem.

Sir,

Yours affectionately.

Letter II6th

Sir,

Being acquainted with the method of trade you propose, I thence take the liberty

liberty to wish you joy therewith, and pray God may bless all your undertakings, and prosper all your endeavours.

I likewise make you an offer of my best services, in regard to trade, that may fall in your way here, especially in forwarding your English Wares. You may be assured of my serving you cheap, using all means to promote your interest, and to make myself worthy of your entire trust and confidence.

Mr. Nillers will be so kind to recommend me to you; and I shall be glad, if his intercession proves effectual, that I may often have an opportunity, of assuring you, with how much esteem, I am now, and always will be,

Yours to command.

Letter II^{7th}.

Answer.

Sir,

You have had the kindness to offer your
P 2 service

service to me, in a letter dated 2^d march. It is not from any distrust of your honesty, that I have hitherto made no use of the same. I do not chuse to quit those friends, which I have once made choice of in business, without a sufficient cause, which is the reason of my not answering your kind favour sooner.

But at present I have a dispute with Mr. Foss, of your place, who has been my commissioner hitherto, from thence I'm resolved to withdraw all my business from him. I am determin'd to employ you for the future, in expectation, of your giving me no reason, to repent of my alteration.

In the first place, I must ask you; if you will serve me faithfully and honestly, and at the approach of the marts, receiving the bills-of-lading and as things may fall out, acquaint me with the arrival of such vessels, as belong to me, with all imaginable expedition?

And : whether you have always good waggons at hand, that my goods may not be sent in bad carriages and by-roads, but instantly loaded with you? This must be

be strictly observ'd, in regard to such wares, as are design'd for this mart.

How are you accustom'd to do, in regard to what money you advance? do you let it stand from mart to mart, expecting a remittance?

As often as you write, must acquaint me with the course of exchange, because I sometimes buy bills according to the state thereof?

I expect your answer, to all these questions, that I may take my measures accordingly. Adieu! I am willing to serve you here. I remain with much esteem

Sir,

Your humble servant.

Letter II8th

Both your agreeable letters of 15th, and 19th instant, came safe to hand.

According to the first, I have credited your account for L 2000:- and conformable to your advice with Banco mk. 23 15:-

I return you thanks for informing me with the price of crab eyes : and to make a tryal, I have sent you per capt. Jacob Petersen.

1. Cask N^o. 1.

neat ~~th~~. 1050. crabs - eyes. Inclosed you will find the bill of lading. On the arrival, dispose of them to the best advantage, and as soon as possible ; I will stint you nothing, being persuaded my interest will be regarded by you.

The drafts from Mr. Jacob Arend, run 10. and 12. days after date ; for which trifle I will charge you with no discount.

Captain Jahnsen is arrived ; I am unloading the 8. bales N^o. 23. a 30. consign'd to me, which I afterwards will forward to Mr. John Göltz at Frankfurt.

Your second letter conveyed one for Mr. Claussen ; which I had delivered, as I judge you safe, in regard to the stipulated sum.

Your draft for Banco mk. 3000:- at 1. usance, on Salomon Herrmann, is already accepted. I expect the remittance in due time.

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Inclof'd you 'll receive a remittance for L 800:- ready-money, 8. days sight on Conrad Christian, please to procure the needful therewith, and on payment credit my account.

Mr. Leifsner will have acquainted you to draw for 2000:- mk. Banco on me; he has agreed with me about its acceptation.

I have further the honour to remain
&c.

Letter II 9th

Your agreeable favour of the 5th past, brought us bill-of-lading and invoice for 80. last *) of corn, shipped on board the Moon, Capt. John Clasen, for your and our account.

As yet we cannot credit your account for the half amount of mk. 10240:- Our partner mentions the corn being bought to be delivered clear on board, even without provision on your part, tho' you

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men-

*) 1. Last of corn is 10. quarters. A last of pitch, tar, ashes, herrings & codfish is 10. barrels, of hides 12. dozen.

mention heavy charges in your account. For which reason we have sent a copy, to the above mention'd Mr. Jaspers, to see, if he and you agree together, thence, we will book nothing of this adventure, untill we get his answer.

We find you have drawn on us for Livres 9000:- at 3. usance, in four bills, for our half share of the amount. We shall honour the drafts, out of regard for you. We must own, it happens at a very inconvenient time, for us to advance money for corn, which may lie long on our hands, and at a time, when we are low in cash, without any appearance, when the money will come in again.

We have received corn from more, places, which is all laid up in granaries in expectation of the price rising against next winter. At present the price is $5\frac{1}{2}$ to 6. livres, and no buyers, as our harvest draws near, tho' it is to be fear'd, will suffer greatly, on account of the dry season. Our cargo in partnership, on board of Cap^t. Claassen, stands us in $6\frac{1}{2}$ livres; which you may calculate yourself. Pray God he may deliver the corn dry
and

and in good condition ; as then we will do our best.

But henceforth , we must make our enterprizes in corn, with more consideration and discretion. It is a great foolishness, if the expression may be used, to send us corn, when our own harvest is at hand. It ought to have been here in April ; as we desired, and according to agreement made with you and our companion, then we could have expected to gain something. Instead of which, nothing but damage can be expected, which can be large enough, if the corn arrives spoiled, or even heated, which is to be expected in this season ? This ought to have been observed at the beginning of such a bad contrived undertaking. We are not in want of instances, where cargoes of corn have come, which the magistrates order'd to be thrown overboard, by which more than the primecost wou'd be lost, for the freight must be paid, and the insurers do not make the loss good, arriving from damaged goods ; which you certainly know. We hope for the best, expecting the vessel with impatience.

The bill-of-lading mentions 36 *Schock* *) barrel-staves; which you mention nothing of; Pray acquaint us for whose account they are?

Fare well! we remain with real esteem
&c.

Letter 120th

You are too good natured; your friendship is extraordinary, in saying, that you esteem my very name, and therefore is scrupulous about burning my subscription. I have received it back again. I return you thanks once more, for your trouble, which has had so good an effect, that Mr. N—has got my demand paid.

You say you are in my debt, but I can not find you in my books. Could I but once have an opportunity of giving you a large account therein. On your intercession dear friend, I am in business with Mr. Hirschfeld; probably I may at last get some part of yours. I have kept half a
page

*) A *Schock* contains 60. pieces.

page open for you in my ledger, for above a year together, and as yet, but one line on each side. It is not right indeed, that they should remain not written upon. If this account was filled, how I should rejoice to give you a whole page.

I have as yet this to reply to yours of the 22^d. June. If you will make me glad by a letter, which according to the old stile, is called, *writing over and above*, pray acquaint me, in what Mr. Carsten's business consists, and whether any thing besides commissions is to be undertaken with him.

Fare well ! Do give me an opportunity, of testifying how real my friendship is towards you. I remain, and no one with more sincerity than your humble servant
&c.

Letter 121st

What do you think of our remaining in your debt, for the 4 packs of fish, you bought for our account, as also not answering you letter of 25th September?

ber? Pray do not take it amiss; we had entirely forgotten it. Why did you not dispose of the money?

Our debt is, according to your forming Banco mk. 624. — Which we remit you in our note on Mr. Tobias Carsten Fleischer; you will be kind enough to demand payment, abolishing thereby the sum you advanced.

We are obliged to you, both, for giving us credit, and for using us so well, and am always ready to serve you again. Do but command us, that we may have an opportunity of testifying, how desirous we are to serve you. And remain with an esteem that is not to be augmented &c.

Letter 122^d.

Answer.

You need make no excuse; It's good to have money in the hands of good payers, where one can depend on't, in time of need; thence it wou'd have been
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unreasonable, to have dun'd you for so small a trifle.

I have got payment for your note, and thankfully credited your account for banco mk. 624. —

It was my duty to serve you well, thence I can not accept of your thanks for so doing. I rather desire you to give me more inducements, to repeat new demonstrations, how much I take your interest at heart. I recommend myself thereto, and remain with honour, esteem and a desire to serve you, &c.

Letter I23^d.

I am very glad, you have not drawn on me for 1000 Rd. banco for the account of M^r. Otto Paulsen. I can answer boldly to your demand; that as yet, I will accept nothing, for payments are very difficult.

It is no better here than with you; it will at last be difficult to pay any thing. It is ten days ago, that several merchants have left off paying, and to morrow several others

others will unavoidably commence bankrupt, being preceeded by four who broke the ice. Thence trade is quite at a stand. Nothing is heard upon change, but who is turned bankrupt, and who is about to do it, and who suffers thereby : so stand matters with us.

Too much care can not be taken at a time so prejudicial to trade, to come off with honour ; tho' this is not sufficient, one ought to be mindful, of not being wilfully led into snares. Circumstances are too evident, to justify ones self afterwards. For which reason, you will excuse my not allowing you to draw on me, much less my remitting you. You will find by the aforementioned reasons, that these measures do not proceed from any distrust against Mr. Paulsen ; he is too much in my esteem, ever to harbour any such thoughts ; and what advantage will it either be to him or you, if I put myself to a non-plus, and at the time of payment, for you probably to get your bill return'd unpaid ? What I have hitherto accepted, I am able to pay ; but I do

do not know, when more money will come in, to accomplish more.

I wish you well! Pray God protect you against all dangers; as but a few will escape free. This is a storm, by which trade must purify herself, of all vapours gathered since the commencement of peace. If it was but over. The 1000. Rixdollers will then come to rights. I remain with an uprightneſs known to you &c.

Letter 124th

Sir,

Could I ever have imagin'd you could have thought ſo unreasonable, as your letter of 22^d of laſt month, informs me you do, I wou'd indeed never have put pen to paper to ſerve you. It is all one to me, whether the ſuit at law, be loſt juſtly or unjuſtly, I have done my duty, and even more, to be ſerved in ſo mean ſpirited and unthankful a manner. As little authority as you have over the ſentiments

ments and intention of a court , as little have I and others over the same ; and those who begin a law-suit, ought to imagine it will have a disagreeable end. I have had your business carried on so, as to be able to answer for it, and am positive my lawyer has neglected nothing.

Did not I acquaint you at the beginning, that the refusing to deliver the wild-saffron, would be to your disadvantage ? You commenced your own judge, you kept the wild-saffron as a pledge, and now you must try to pay your self out of it. You mention its being worth nothing ; if that's the case, why did you not return it ? You had gain'd the law-suit, according to your opinion, because the jew had nothing to discount with you.

I can not imagine, how you can take it into your head, to disapprove of the sentence. You suppose that I wou'd have expos'd myself to the shame, of having my goods seized on. Nothing use could have follow'd, on delaying the matter so long, as the jews were troublesome to me every day, demanding their balance, which they had the same right to, as you had
to

to make good the damage, in case the law suit had been gain'd.

I am more surprized, that you have not answered my letter of 23^d September, before you wanted to pay money; then is the time to retract payment, or rather to disapprove of it. I had no need of your consent; the same power of attorney which you gave me, to manage your law-suit, authorized me likewise to fulfill the sentence of the court; if you did not chuse this, you ought to have demanded your power of attorney back again, on my account given you 23^d September; tho' it wou'd have been an unpardonable deed. Neither do I know, how long I am to apprehend you, as you express yourself in so odd a manner, causing me to wait two months for your answer. You may easily believe, that on account of the great scarcity of money, we have had for some months, I have not been forward in paying; tho' it must be done at last.

I have sent you the writings by this days stage; thence you'll see how your business is ended, and if you will act reasonably, you ought to pay my note for

Q

Rd.

Rd. 353:- in Louis d'ors, to M^r. Daniel Keller, without any further ado. I can not perceive, that I am obliged to be in advance a month longer.

But should you thirst after a new lawsuit, when the first is finished, I must take it in good part, being determin'd, not to let the affair stand so long. Tho' it will be more agreeable for me, to correspond with my friends in an amiable manner, than to make use of lawyers. In expectation of a favourable answer, I am as yet

Sir,

Your friend and
servant.

Letter 125th

Sir,

We have referred acquainting you of the continuation of our esteem, untill now. Probably we had not done it

it now, if you had not been serviceable to us (tho' may be without your knowledge) again. We must return you thanks, for our being at present in company with Mr. Hildebrand. He propos'd it himself some time ago : you dear friend were the cause of it about a year ago. Receive therefore our sincerest thanks, for your manifold favours, and friendships, shewn towards us, which can never enough be praised. Continue nevertheless to give us the continuation of your favours.

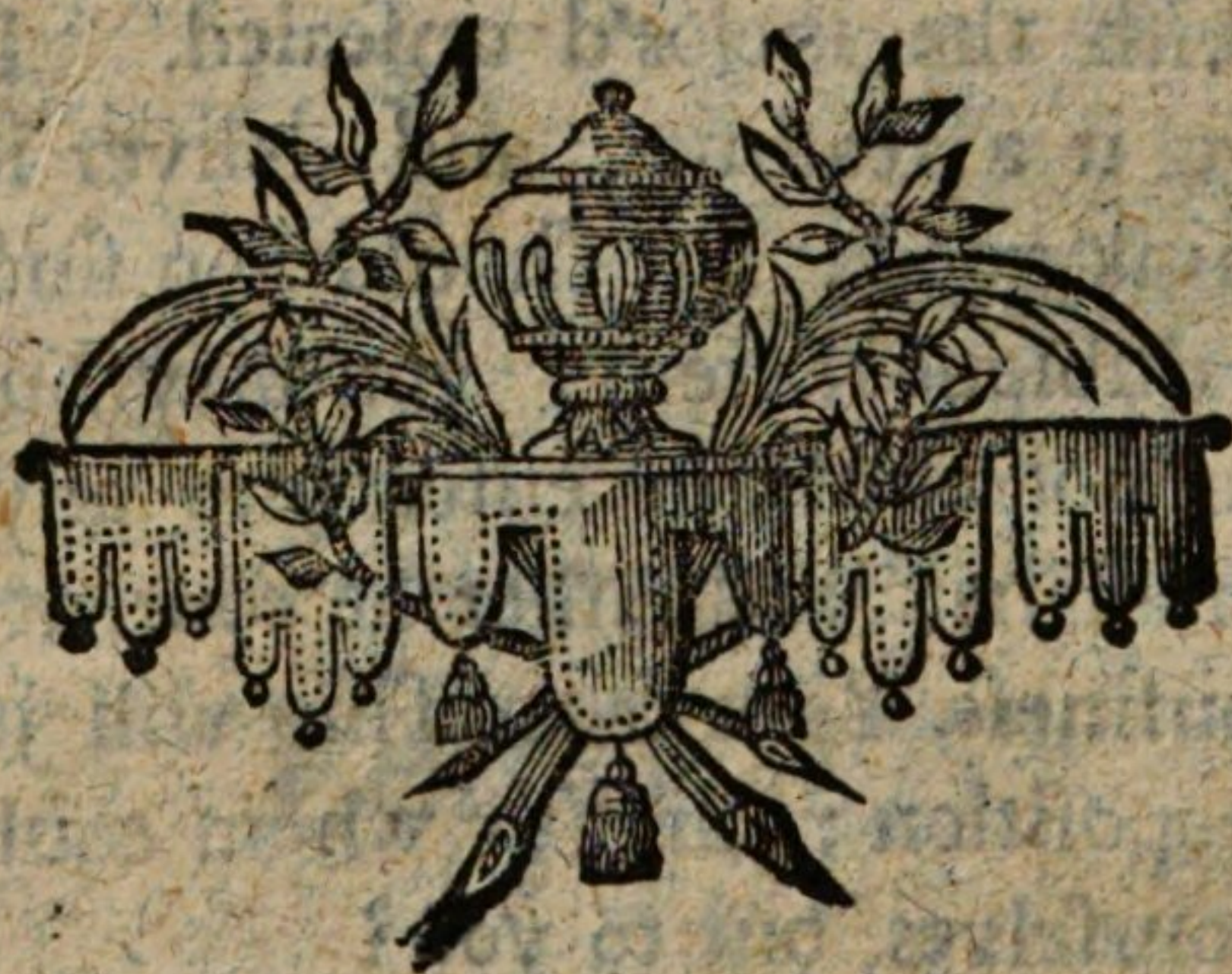
We believe, that we can be assured of it, and therefore take the liberty to trouble you with the inclos'd unsealed. Please to give it a reading, and deliver it, if you think good ; but should you find any thing dubious therein ; you may burn it. We do not chuse to enter into any uncertain affairs, will rather be content with little business. Your friendship will justify this proposition ; and to whom could we apply ourselves, but to you ?

Pray give us an opportunity of being serviceable to you. You have been so often useful to us, and always willing to be so,

and we are continually at a loss, to shew
our real gratitude. Did it but ever fall
into our way, how glad we should be,
of testifying more than ever, that we are
with the most perfect esteem, and most
sincere friendship, now and always

(Honoured) Sir,

your friend
and servant.



MORE

MORE EXTENSIVE
MERCHANT'S
PROJECTS.

MORE EXTENSIVE
MERCHANDISE
PROJECTS

I.
INSTRUCTIONS.

Letter I26th

To N. N. Esquire.

Sir,

Mr. Oldenburg has made me acquainted with you. The reason of this letter will appear, on perusing the inclosed writings, thence I can be more brief here.

I have given Mr. Basta time enough, to bethink himself, tho' by all appearance, he will wait the decision of the law; I must resolve, to it at last, tho' my aver-

sion against it is great, therefore take the liberty to recommend my right to your.

According to the inclosed account, my demand is Rd. 384:- in louis d'ors, at 5.Rd. each.

You will also find a blank-letter-of-attorney, which please to make use of, to my best advantage.

Should difficulties arise, I will get a prescript from the magistrate of this place to the regency at N—. It has been already promised me, tho' at the same time, I was advised to go the right way to work.

If Mr. Basta should not be sentenced to pay charges, I will order the same to be paid, together with your fees, and expences by Mr. Oldenburg.

I recommend you in the strongest terms to recover my demand. The sooner I get my advanced money, the more agreeable it will be.

I have the honour to remain

Sir,

Your most obedient and
humble servant.

Minutes

Minutes of particulars.

Mr. Basta has had a dispute with a jew of this place, called Marcus, since the year 1758, about some wild-saffron, which the last bought for the account of the first, which did not fall out praise-worthy.

On Mr. Basta's having conferred it to two merchants here, who could not make it up with the jew, in peaceable terms, he came to me the 5th march 1760, conferring the matter to me, with these words: *Endeavour to decide my business with the jew, either in good terms, or according to law.* As the jew would not treat on business, without first being shewn a letter-of-attorney, which I received from Mr. Basta the 28th April, in blank, in which he mentions: *I hereby desire you to enter a suit at law, and let the jew see that I am in earnest.*

Accordingly I summon'd him before the president of the council, but he supposing, it might not fall out to his advantage, he applyed to the high court of judicature, where I must follow him, or rather, where I must sue him at law.

Whereas the complaint was made, and the magistrate desired to sentence the jew to pay Mr. Basta's demand of 200. Rd. and to take the wild-saffron back again, as unvendible goods. I employed lawyer N—who has the character of a good counselor, serving his clients well.

During the course of this suit, Mr. Basta commission'd me to procure him a debt, due in Flensburg. The debtor made all sorts of evasions, and consequently a law-suit took place. It had a good effect, and the money was paid.

In the mean time the suit went on with the jew; and continuing'till the month of July 1761, the jew proposed some tolerable means towards an agreement. I acquainted Mr. Basta there with; who refused them peremptorily.

On the 1st November the sentence was spoke, which was: That Mr. Basta shou'd keep the wild saffron, the jew should balance accounts with him, no interest to take place, and each to bear their own expences. This decree did not please me, and could sooner be called a stipulated agreement, than a decree; thence I appeal-
ed

ed to the high court of appeals, acquainting Mr. Basta, with what I had done, requesting his orders, whether I should execute the appeal, which as yet, could be annihilated on loosing the appeal-money.

On the 11th November he allow'd of the appeal, tho' in the first place, I had been so cautious, to send the manual-writings to a renown'd counsellor at N— and to get his opinion thereon; he put me in great hopes of a favourable decree. I sent Mr. Basta a copy of this letter, which also contained an opinion, that it would be hurtful, if Mr. Basta had not delivered the wild-saffron, as the jew disposed of it by reason of said complaint, hence it was, that the magistrate here, had grounded their decree, on the non-deliverance.

On the 7th September anno 1762, the law-suit began at N— and a decree passed conformable to the former. I acquainted Mr. Basta with it the 23^d September, and gave him to understand, that nothing more could be done, but to settle accounts with the jew. I nevertheless retarded paying the balance of account, as long

as

as I cou'd, 'till the jew threatned me at last with law. Mr. Basta sent me no answer, I therefore paid the jew, and sent Mr. Basta my account the 9th Decem^{ber}. It contain'd 353. Rixdollars in Louis d'Ors at 5. Rixdollars each, for which I gave a note on Mr. Daniel Keller.

Mr. Basta, instead of payment, wrote me a very odd letter. He required *the writings, to look them over, to see what could be done further* — Was surprized at my paying the jew, without his advice — *The wild-saffron remaining for the jews account; he could get it by dint of law, and the like.* That was an answer to my letter of 23^d Sept. which I ought to have had 6. weeks sooner; and tho' it would have had no effect, still the proceeding had been more regular.

I answered adequate according to the nature of the thing; I sent him the writings, and expected payment; which did not follow; I desired payment a second time, on the 1st June, this year, instead of which Mr. Basta gave my friend a very impertinent answer.

On such circumstances, and having given Mr. Baſta time enough to bethink himſelf, nothing more remains, but to recover my advanced money by law. I believe I have juſtice on my ſide: for

In the firſt place: I had no other information of this wrangling, but by letters and accounts; which I gave to my lawyer, with the inſtructions he wanted, which was the extent of my duty.

Secondly: I am none of thoſe, that can command the will and meaning of a court of juſtice. As ſoon as I, or any other deſire its aſſiſtance, even ſo muſt I be content, tho' its decree doth not pleaſe me. The power of appeal being then, the only juſt exception, which I did not neglect.

Thirdly: The power-of-attorney given me, to carry on the law-ſuit, authorized me alſo to effectuate the decree. It falling out, not according to expectation, I did not judge it requiſite, to acquaint my perpetrator with it (*without his advice*), as he expreſſes himſelf. I was the perſon, with whom the jew had to do with, and who was to ſatisfy him according to the

the contents of the decree. On the contrary, I shou'd have had no need for a new power of attorney, to have gain'd satisfaction from the jew, providing he had lost the suit.

Fourthly : Mr. Basta confirm'd the unlimited power-of-attorney, which was sufficient of itself, and in his letter of 14th May says : *In regard to the interest, costs and charges, do as you will.* It is to be suppos'd, that a commissioner will always regard the interest of that person who commissions him, and more so, when he expects to make an inroad to a more extensive business.

I am not in the least doubtful, when this affair is nervously and strongly represented before the court, of getting satisfaction, and Mr. Basta be obliged to pay the account disbursed, as here specified with 384 Rd. and costs. The interest is reckoned from that day the account was sent in, and an assignment given ; this can not be refus'd me, as the principal, from whence it proceeds, consisted in disbursed ready money. If one could suppose many more such unreasonable people

people as Mr. Basta, no one could take a commissioner amiss, on requiring bail, before he took any thing in hand.

Letter 127th

Your agreeable favour of 15th instant, informs me of your intended kindness, in procuring me payment from Mr. Benjamin Hönert. I return you my sincerest thanks for your kind offer. How glad I shall be, when this tedious affair is at an end, and how much will I be obliged to you for it.

To make you better acquainted with the whole, I have caused an historical instruction to be drawn up. Which I send you inclos'd, with other necessary papers.

I do not know how Mr. Hönert is inclin'd shou'd he not think fit to pay, in a fair way, you will want a power-of-attorney; which I will send as soon as you desire it. I have no more to mention. Your skill and ability will do more for me, than a more extensive instruction.

Farewell!

Farewel! I will live in hopes of an agreeable answer. I remain &c.

Instructions.

In the month of November 1755, Mr. John Meyer of London sent me, the inclos'd original bill, for L. 211:- sterling at 33. 8. p. Flemish. Is banco mk. 2663. 14 on Mr. Benjamin Hönert in Bremen. He accepted it, addressing for payment to Mr. Peter Siemsen in Hamburg! On the day the draft became due, Mr. Siemsen refus'd payment; I waited the expiration of the respite days, and no payment following, on the 20th December I had the bill protested for non-payment, as you will find more largely, by the inclos'd protest.

The protestation was no sooner done, but I received a letter from Mr. Hönert, dated the 29th December, promising me immediate payment. For that purpose, he sent me a note on Mr. Siemsen, together with two drafts for the Brunswick mart, containing,

Rixdollers 400:- Louis d'ors, on Lorenz.

• • 600:- • • Claafen.

I re

I receiv'd 156. Rd. 12. gl. from Mr. Siemsen. I discounted the drafts. The first was paid, and only 200. Rd. towards the latter, and the remaining 400. Rd. was return'd with protest, which you'll find inclos'd. Mr. Siemsen even acquainted me therewith, by a letter, dated Peina 13th February, this year and promised to send me money for the same.

On the 24th February I received a bill-of-exchange, for

Rixdollars 200:- current payable at the Leipfic mart, drawn by John Albrecht.

I refused to take it, as there's no paying or discounting bills in currency upon change. The 27th of the same month. I received another draft, for Rd. 500 - in louis d'ors, and on the 28th another, for Rd. 406:- in louis d'ors, both on Jacob Samuel Oelkers, payable at Leipfic - mart, drawn by the beforemention'd Hönert. His former bad behaviour, had made me so distrustful, that I looked on both drafts, as good for nothing; I sent them back again, only keeping that for 200. Rd. currency, which I sent to a friend in Leipfic, and was paid.

R

On

On the 10th March, I receiv'd the above-mention'd draft for Rd. 400:- again, assuring me in the strongest terms, that it wou'd be answer'd. I sent it to Leipfic. Instead of geting payment, needless protest-costs were made, as I had suppos'd. This I mention'd, on sending the protest, which his letter of 19. May testifies.

On the 26. May, I receiv'd another draft for Rd. 200:- currency, payable at the Naumburg mart, on James Willinck, which had the same fate. I return'd it, together with the protest, for him to apply to the drawer.

Lastly, on the 14. July, I got another draft for 370. mk. banco, on Mr. John Meyer in London himself. I sent it to be paid, though as the rest, it was returned with protest for non payment.

This is the true, and unexpected case of a regular merchant. I can make the whole appear out of my letters to him, and his answers. The last are inclos'd, being the originals. Notwithstanding all my letters, which contain'd the most expressive proposals, and tho' I have threatned him with the law, at the same time doing every

every thing in my power, to rendering the payment easy : which has had no other effect, save that of needless correspondence, containing nothing but vain promises, and groundless lies.

According to the inclos'd account-current, my demand is banco mk. 825- Arising from an accepted bill, the account is just, and subject to no exceptions. Shou'd you be obliged to make use of a lawyer, he must allow of no exceptions, but must ground the law-suit on the acceptance of the bill, which is an acknowledgement of the debt. Should Mr. Hönert (contrary to my opinion) propose any presumed exceptions, then the action must be referred to a counter-complaint, and I give bail.

But it will not go that length. A judge skilled in the statute-law concerning bills of exchange, will admit of no exceptions. I would not be allow'd of here; as the acceptance of a bill, makes all exceptions void.

inclos'd you 'll receive 17. of Mr. Hönert's original letters. The draft on himself for L 211:- with the protest &c.

II.

AN ARBITREMENT:

OR

ARBITRATION IN DIS-
PUTES.

Letter 128th

According to promise, I send you here inclos'd the arbitrement I receiv'd, with the verdict of some of the most principal merchants of this place. The case is critical; several refus'd to put down their opinion. I have added mine to the rest; tho' it is of no great weight, I hope it will be of no hindrance. I am glad they all say, justice is on your side. I hope the affair will now end well.

Adieu! I remain always ready to serve
You. &c.

Species

Species Facti.

Sempronius orders 2. chests of linen with Cajus, desiring the same to be sent to Titus in Hambro', to be further disposed of, as he thinks fit. Both chests are sent away, numbered $\frac{20}{11}$ in one pack, to Titus at Hambro', by the way of Luneburg. At the same time Cajus sends 4. other chests, in 2. packs, N^o $\frac{16}{12} \neq \frac{18}{19}$ to Flavius at Hambro', by the way of Luneburg, ordering the same to be shipped for Lisbon, to his friends, as mention'd.

The packs arrive at Hambro'. Both Titus and Flavius acquaint the owners therewith, as also with their having shipped them off. Titus likewise mentions his having sent the pack N^o $\frac{20}{11}$ instead of $\frac{18}{19}$ per Cap^t. Claasen to Sempronius in London. Flavius also informs at the same time, of an error having happened, in his sending the pack $\frac{16}{12} \neq \frac{20}{11}$ per Cap^t. Land to Lisbon; they both agree, of their having not known of the mistake, untill their being shipped away, that they both had used all possible means, to have the good debarked, but it was impossible.

Cajus answered immediately. Ordering Titus to get the packs No. $\frac{18}{15}$ which was sent to London by a mistake, to be forwarded instantly to Lisbon; as the contents were not vendible in England. He ordered Flavius also, to send the packs No. $\frac{20}{21}$ from Lisbon to London, to Sempronius, who in reason required his goods, which had been ordered, and mostly paid for to Cajus.

Flavius writ to Lisbon. Acquainted the receiver of the packs No. $\frac{20}{21}$ with the mistake. Capt. Lund's arrival in the Tagus, was known before he got up to Lisbon, and a boat was sent to meet him with a message; but to no effect; The packs were stow'd so deep in the hold, that they could not be come at. The master sail'd with the whole cargo to the toll, after which, the damage was no otherway retrievable, but by losing 25. p. cent exportation.

In the mean while God visited Lisbon with that great misfortune, which chang'd it into a heap of rubbish. Amongst the goods burnt in the custom-house, the pack
No.

No. $\frac{25}{21}$ sent thither by a mistake, was also found to augment the loss.

Sempronius as owner and orderer of this misfortunate pack, required a restitution of the value from Cajus; he, who was ignorant of the mistake, had acted only as a commissioner; refers Sempronius to his *Spediteur* *) Titus. He will have nothing to do with him. His excuse is founded, on his having remedied this mistake, by sending the pack No. $\frac{18}{19}$ to the right place. Flavius judges likewise, that the misfortune at Lisbon, can not be laid to his charge, consequently has no need to make good the loss.

Hence the question in dispute is: *Who shall make good the loss?* and an impartial arbitrement is desired.

Arbitrement, or answer.

If Cajus had written the bill-of-lading right, the mistake lies on the *Spediteurs* Titus and Flavius, in not taking due regard to the packs and numbers they

R 4

receiv'd.

*) Only used in Germany, and signifies a commissioner, factor or agent.

receiv'd. We are therefore of opinion, that they are lyable to make good the whole loss, occasion'd at Lisbon together with all charges, without the least resistance. We believe also, that by such a misfortune, as that at Lisbon, a consideration ought to be made, and even may be demanded. Thence Cajus and Sempronius ought to indemnify the loss by an unreserv'd and voluntary gift. Altona the 15th May 1756—

A. B. & Company.

If the Lüneburg Spediteur made no mistake in obeying Cajus's orders, in sending the packs away, or in their address; then undoubtedly Titus and Flavius are to be blam'd for the fault, consequently obliged, without any opposition, to make the loss good. Hambro' 18th May 1756—

J. P. H.

I likewise agree with the above opinion. Hambro' 19th May 1756—

F. C. W.

Since

Since Cajus obeyed Sempronius's orders, in sending the goods to him, as also those designed for Lisbon, without making any mistake, consequently the loss sustain'd, has been occasion'd by the *Hamburger Speditour*; thence my opinion is, that they ought to make good the loss, except the bespeaker and forwarder of the goods, in consequence of the universal misfortune of Lisbon, were willing to bear a part of the loss. Altona the 23^d May 1756.

B. v. M—

Cajus who sent the goods away, must be free'd from all cost and charges, according to the tenor of the whole. Sempronius as sufferer, has a right to have the loss made up, for the pack consumed by fire, which loss must be recompensed by the active, or efficient cause; consisting in Titus and Flavius, who has an equal share in the mistake committed. If either the one or the other, had but observ'd the numbers they receiv'd, probably the mistake in shipping, and consequently the loss sustain'd, would not have hapned.

R 5

Sem

Sempronius being a foreigner, I am not aware, how he can be expected to suffer for a loss, caus'd by the imprudence of an other. The losing an opportunity, and the lying dead of advanced money, makes a kind of loss, which a merchant may take into consideration. Hence Sempronius must not be compelled to any thing, if he chuses to make the loss more supportable, ought to be looked upon as a species of humanity, consequently arbitrary. —
Altona 24th May 1756.

J. C. M.—

Letter 129th

At last, I can send you the arbitrement again. After much difficulty, some few have added their opinion to it. It is a very singular circumstance, consequently the decision more difficult. Several accidents may change the affair greatly, and that which has all appearance of right, may become wrong.

The whole has been insured by C; and according to the inclos'd account appears,
his

his having paid 7. or $7\frac{1}{2}$ p. c. which is a great deal. A broker might by chance have been with C. on his receiving your order, to whom he committed the insurance, and who bargain'd before change-time, or, was it in the afternoon, bargain'd before the next day's change. It is even possible that C. run the risk himself, which if that's the case, B. might have had no inclination thereto, or on the other hand, the ship might have been full, consequently, on his broker, endeavouring to get insurance, no one would sign, which often happens, especially in the dangerous winter months.

Supposing the case to be judged in this light, then it appears quite otherwise, as if B. was accused of negligence in his business &c.

Minutes of Particulars.

A—receives advise from Peterborough, that a vessel is sail'd for Lubeck, in which he has for 2900. Rd. wares. He writes on one and the same day to Amsterdam, desiring A. and B. to get insured for his
account,

account, the first 1900. Rd. and the last 1000. Rd. without making agreement concerning the præmium, as may be seen in the annexed papers *a* and *b*. The post-office here, testify the letters departing at one and the same time.

C. mentions as per annexed paper *d*, that he has got the mention'd 1000. Rd. insured; but in the contrary B. mentions as per annexed paper *e* that he could not obtain insurance for the 1900 Rd. as no one would sign on that ship, without receiving an unaccountable præmium.

A few days after receiving these letters, news arrives from Lübeck, that the afore-mention'd ship is lost, with the whole cargo.

As A. had desired bod B. and C. to use all possible means to get insurance; without fixing either of them to a certain præmium; and both letters departing on one day; and B. getting insurance, but not C. the last is therefore the cause of the loss, which he might have prevented: hence arises the question: *whether he is not obliged to make it good?*

Notes.

Notes.

- a. Abstract of a letter from A. to B. in Amsterdam, 16th Decembr. 1756.

Mr. Frederic Christopher Göltz of Peterborrow, mentions the 14th Novemb. O. S. that he

on board the bound for Lubeck, for which please to get insurance for, 1900. Rd. acquainting me with the necessary.

- b. Abstract of a letter from A. to B. in Amsterdam 16th Decembr. 1756.

on board the for from Petersborrow to Lubeck, desiring you to get insurance for 1000 Rd. I can acquaint you that master sail'd the 13th Novemb. O. S.

- c. Copy of the Post-office's Testimony On the 16th Decembr. 1756. two letters from Mr. A. of this place, went from hence to Amsterdam, one directed to Mr. B. the other to Mr. C. inclos'd in the mail of that day N^o. 100 and 101. per riding post, by the way of Cleve. With a testify on request.

. February 1st 1757.

. Royal Post-office.

d. Ab.

d. Abstract of Mr. C's letter to Mr. A. Amsterdam 22^d. Decemb. 1756.

According to your order I have got the 1000. Rd. insured, on Cap^t. . . . at L. 2600:- current, with all expences. Inclos'd you'll get the account, amounting to L. 210:- cassa, which please to credit my account for. &c.

e. Abstract of Mr. B—'s letter to Mr. A. Amsterdam 23^d. Decembr. 1756.

I have not been able to get insurance on Cap^t. — No body will sign for the 1900 Rd. without a præmium be paid, which I can not answer for, &c.

Questions.

Which are to be answer'd, before the Arbitrement can be granted.

(1.)

"Whether a commissioner is obliged to
 "execute the commissions sent him, or
 "whether he can let them alone unexecu-
 ted,

"ted, without being answerable for so
"doing, on his instantly reporting the
"same, as B— did, in answering the first
"post.

(2.)

"Whether B— who probably had but a
"bad opinion of the Cap^t. and Ship, and
"for the sake of a poor provision, was
"unwilling to get a bad name by the in-
"surer. This objection is grounded on
"the advanced season, and dangerous voy-
"age from Peterborrow to Lübeck —

(3.)

"Whether A— who has corresponded
"for a long while with B— and in the
"greatest harmony and concord, has any
"thing to fear, in not giving an uncom-
"mon præmium for insurance?

*Answers to the Questions, as also a nearer
explanation to the disputes in
hand.*

(1.)

(1.)

A. has corresponded for 18 years together with B. and all his Russian wares have been insured by him, during the last 8 years. B— had offered his service thereto in the beginning, and never refused a commission of that kind: thence he was obliged, to have fulfilled this order, as C— did at the same time. It ought further to be considered, that B— did not really say he could not, or give a reason why he would not, only mentioning, that the *insurance could not be had*, &c. for which he is less pardonable; as A— had not tied him to any fixed premium, though C—'s commission was of the same nature, and performed.

(2.)

From the time of the ship's loss, to that of the receiving the order, Mr. B— could not have had any bad opinion thereof, to have prevented him from getting the insurance performed, according to the *Amsterdammer statute of insurance*. Consequent-

frequently the loss can not be laid to his charge.

(3.)

Since B— has corresponded for above 18. years with A— and in the course of that time, had no disputes about insurance; since the first desired the other to get insurance in the best manner, not limiting him to any præmium: thence B— could be the more sure, of not falling into any disputes about it.

This I thought proper to mention, to the questions, thence expecting a sentence which can not be rejected.

Arbitrements.

The underwritten are of opinion that A— will get nothing from B— according to law, for not effectuating the given order, for insurance.

Hamburg

J. L.
M. F.

S

Ac-

According to my opinion, B— is in some measure to blame, in not performing the desired insurance for A—, as he neither mention'd the unaccountable high præmium, nor demanded new orders. He is more to blame, because on sending the orders, mention was made, of the ship having put to sea the 13th November, which was the order sent to C— also; of which note A— makes no mention.

Hamburg

S. R—

By reason of A— not mentioning B— that the vessel was already sail'd from Petersborrow, and B— answering by the first post, that the insurance could be had no otherwise, than at an uncommon præmium: hence the loss can not be laid to B—'s charge; unless the statute on that head (if any) oblige the commissioner to get insurance, at any rate, and that the person desiring it, must be content with such proceedings. It is very possible that C— got insurance at 7. or 8. per cent; but that does not condemn B—, nor on account of the first getting the start of the latter,

latter, probably he might have been the insurer himself. Altona . . .

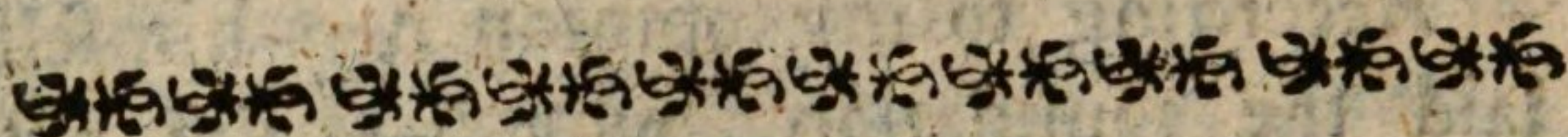
B. v. M.

According to my opinion A— himself laid the foundation, why B— did not perform the required insurance, in his letter of 16th December. The advanced season, when storms and tempests generally happen, together with other circumstances, making the voyage from Peterborough to Lubeck vastly dangerous, thence an insurer is inticed to demand extraordinary premiums; and the more so, as B— could give him no information of the ship's departure. Those, whose business is in insurances, know very well, what depends on a ship lying in the port, where she took in her cargo? whether gone to sea? how long at sea? and what more. B—, could answer to none of these questions. Not being acquainted with these particulars, ought to be look'd upon, as the chief reason, of his getting no insurance, and C— was informed with the requisite information. Consequently A— must bear the loss himself, having no

right to demand a requital from B— who is not obliged to pay him any thing.

Altona

C. K—



III.

PETITIONS.

Letter I30th

My last of 24th instant acquainted you with the bankrupey of Mr. N— of this place, since which am favour'd with none of yours. I suppose my letter came safe ; I am sorry to confirm said contents!

Having in the mean time got a copy of the petition, which Mr. N— deliver'd to the magistrates of this place, as also to his creditors, which I send you inclos'd. The contents will acquaint you with his circumstances, which for your sake, I can but call them bad enough. He does but offer 10. p. c. The greatest part of his cre-

creditors here, have consented. I see no probability of his stock being augmented, thence you will be obliged to comply with his offer also. I shall want a power-of-attorney, to sign for you, and in your name &c.

The Petition.

P. P.

At this present juncture, when trade and traffick greatly diminishes, is in a manner sufficient to justify my decay in commerce. Your superiour knowledge in business, will therefore deign to protect me, though I could give no other reasons for the source of my misfortune.

Misfortunes are sometimes heaped together, by an unavoidable destiny, having found out a place for the resistance of her fury. Alas! I am become such a sacrifice. Every thing that an unfortunate merchant can experience has increased upon me, to such a degree, and, has at last plunged me into a very pitiful condition. I therefore beg for protection. The sorrowful

echo of my misfortune, which will press tears of shame and trouble from my eyes, the days I have to live; will probably place me amongst the disrespectful number of premeditated cheats, and blast my reputation to all eternity — These will crave help and protection for me, and excite my creditors with compassion.

(The cause of bankrupey is mention'd here.)

Such a trick false fortune plaid me; causing me at last to give way to her rage, and to throw myself into the arms of my gracious magistrate, expecting under their protection, the determination of my creditors. For this protection, and for the commiseration of the magistrate, I crave protection for the space of three months, to prevent the public shame of imprisonment, on account of my exchange debts.

For which purpose, I deliver you an exact account of my real stock, my debts, and what monies are due to me, according to a mandate published 7th Jan. 1724. For the truth of which, I am ready to make affidavit, and in a few days to bring it into a better form. I further promise
as

as an honest, though misfortunate man, to do every thing in my power, that may tend to the profit, or lessening of my creditor's losses. God is my witness! I can depart from hence, in peace and quietness, undergo the strokes of fate patiently, and gladly embrace my calamity, in a full assurance of having wronged no one of his due — No, not I; cross destiny has done it. God grant that providence may restore their losses a hundred fold!

This is the real and sincere language of an innocent offender. On granting me a warranty, my total destruction will be avoided; it even will prove serviceable to my creditors. I once more beg it may be granted. On my request being allowed, my distress of mind will be lessened, and my gratitude always remain

I remain with reverence

Your &c.

Leipfic —

most obedient &c.

*N's proposal and request,
to his creditors at the next coming
easter mart, for paying
10. per cent.*

Gentlemen (Messieurs,)

It is with trembling I put pen to paper, to acquaint you with the circumstances of an unfortunate man. The consequence appears terrible to me, that I must acquaint my kind creditors with loss and damage, instead of returning thanks for all former assistance — Oh fatal must ! which afflicts me in the most cruel manner. Yes Gentlemen, instead of payment, I must represent you with a plan of my ruined condition, and offer you no more than — dare I mention it? — no more, than 10. p. cent. —

How just wou'd the zeal of my gentlemen creditors be, in resenting me with the most reproachful colours, if any one could accuse me with negligence in the management of my business, or of prodigality in my way of living. However,
every

every one that knows me, as also my own conscience, must in justice and equity, pronounce me blameless; which will remain my comfort, in the excess of my pitiable misfortune.

Just as one does not leave a wounded person upon the street, to be rid over, or killed tho' in a hopeless condition, but rather takes compassion on him, raises him from the ground, and gives him comfort and assistance: I even hope for the same, as a person involved in debts, by misfortunes, to meet with the generosity and fellow-feeling of my creditors; which I really expect.

I therefore resign my whole estate, or inheritance, lands and tenements to my creditors, and all and every thing that I am possessed of, without any exception, as specified in the adjoin'd list *letter A.* Was it but sufficient to pacify you! But after deducting 2229. Rd. 15. gl. bad debts, only

1374. Rd. 19. gl.—

and the sum my creditors demand from me is

93200. Rixdollers 9. gl.

S s

thence

thence appears, that when 10. per cent is paid from the whole, only 444.Rd.9.gl. will remain for my spouse, who brought me 1500. Rd. and who had a right to the whole by law. Out of love and regard for me, she will be content with that, which her own hand writing testifies.

The 10. p. c. offered, shall be paid next easter-mart, all in one payment, on receiving a receipt, and on delivering the bills in hand back again, which I hereby promise, in the most faithful and solemn manner.

As I am in the very flower of my age, probably providence may, after having undergone the painful hours of calamity, smile on me again; and blefs me: then I further promising, according to the goodness and bounty of my worthy creditors, to contribute as much as my new stock will allow, towards discharging the whole-- I will do it with gladness and pleasure! — I will send up my prayers to heaven, day and night, to become prosperous, and to testify demonstratively my honesty towards you — Will he leave my supplication

unregarded ? no ! he will bless me for your sakes.

Permit worthy gentlemen, that the most feeling and sensible love of your noble spirits, may act towards me. Assist me by your agreeing to my proposals ; Your consent will lay the foundation towards my new instauration, and put me in a way, of getting my bread again. Thence you'll become the preserver of my spouse, and the fathers of my children, acknowledged as such, both by me and mine, and always honoured and blessed by that denomination. United we pray for your preservation ; united we pray for your welfare and providence, and for prosperity and success in all your undertakings.

I remain with the most perfect esteem.

Gentlemen

Leipfic the —

your most obedient
humble servant.

A

*A Petition
for a
S u b s i d i a r y.*

*The Right Honourable
The Magistrates —*

My Lords,

I hope Your Lordship's will be pleased to condescend, in remembering that I am the impowered person, in regard to a law-suit between M^r. A— and M^r. B— concerning 800. Rd. decided in your laudable court; that I have carried on said suit by my lawyer, before this laudable court, as also before the court of appeals, in the best form and manner possible.

Your Lordship's will also be pleas'd to remember, that M^r. A— was sentenced, to settle accounts with M^r. B— for which reason I appealed to the court-of-appeals. Where the sentence given here was ratified and confirmed, thence the case was concluded; and I settled accounts with M^r. B— paying him what was his due.

Accor-

Accordingly I communicated him a bill of account, of all my disbursement, amounting to 350 Rd. as per inclos'd note No. 1. desiring a restauration of my money.

According to law and equity, and conformable to the contents of my letter-of-attorney, produced to this laudable court, Mr. A— obliged himself to indemnify me, and especially by the clause *sub hypotheca bonorum*. Thence I made myself pretty sure to gain my disbursement, but instead of which, he detains my whole demand, upon a groundless pretence, that the decrec was unjust, which may be seen by the note N^o. 2.

As it is none of my business, either to enquire into it, or judge of it, I have sued him at law, in order to gain my disburs'd money; but, by all appearance, the court of justice at N— has no inclination to compel him to do it, since I have been able to do nothing for 3 months together.

I am therefore necessitated to crave Your Lordship's juridical assistance, desiring you will be so gracious to grant a prescript may be sent to the magistrate at N— the contents

contents to be, that they order Mr. A— to pay me my demand, together with expences of about 5 Rd. without any further delay.

I need not acquaint your Lordship's, that my conduct and accounts, can not be censured by another jurisdiction. Should Mr. A— make any objections, that I had not sufficiently attended to the contents of the power of attorney, or transgress'd it, or against my accounts, as then, after payment of my demand, I will submit myself to be either sentenced, or acquitted by this laudable court of justice.

I flatter myself with Your Lordship's condescension to my request, remain with the most perfect obedience and esteem

My Lord's

Your Lordship's

Bremen 20th Novemb.

1764.

most humble
and most obedient
servant.

IV.

IV.

LETTERS-OF-ATTORNEY.

Letter 131th

Being an answer to the 130th

This day eight days, I answered your information of the bankrupey of Mr. N— Since which am favour'd with yours, with the copy of his petition, and proposal of paying 10. per cent. His proposal is indeed very bad. I have scarcely corresponded a year, with him, I have scarcely gain'd a few hundred mark by him; and must now loose it again by thousands — But what shall I do — ! I must be content with his other creditors.

Why did you not write something in his favour? — Why did you not say, Mr. N— is to be pitied, in order to excite me to have compassion with him? Indeed, I pity his misfortune; though my loss thereby is very sensible, as long as I am
a man,

a man, as long as I'm a merchant, I must pity him, and endeavour to raise him up again. The ties of society oblige me to do it, which I ought to comply with.

Inclosed I send you an extract of his account-current — deliver it, at the place appointed. You will find thereby, that my demand is Rd. 2640 : — I must be content with what I can get.

The power-of-attorney you require, is inclosed. It wou'd be needless, to desire you to make use of it, to my interest. I am convinced it's committed to the charge of a worthy friend, which is you ; thence I need say no more towards its being duly regarded, as my demand is in your hands, and what you do, I shall be content with &c.

*Power-of-Attorney
for Mr. A. C— concerning my demand of
Rd. 2640 : — from Mr. N— under the
statute of bankrupey.*

I under-written do by these presents empower Mr. A. C— to act for me and in my name, in an affair of bankrupey committed

mitted by Mr. N— to do every thing which he judges requisite and necessary towards my interest, in short to act as he thinks fit, without any kind of restriction, restraint or limitation. By virtue of this Letter-of-attorney, I will acknowledge the signing of his name, without any contradiction, as my own, and indemnify him in every thing, if either cost or charges, should arise in the course of his transactions, concerning my demand on Mr. N— or, on any thing else thereon depending. All this I acknowledge, requiring all to whom it may concern, to regard Mr. A. C— as my authorized and lawful Attorney, and receive his signature, subscription or hand-writing, as my own.

Altona 25th August 1767.

(L. S.)

Selmer Kock —

T

V.

V.

CONTRACTS

OR

AGREEMENTS.

An Agreement of Copartnership.

We under-written, viz. John Lembke on the one hand, and Jacob Thabor on the other, do by these presents authorize and impower, all and every part or parts of this agreement in company, constituted and appointed by us, into the 12 following articles, viz.

Art. 1.

First : We have unanimously agreed to furnish a stock, consisting in ready money, debts and merchandizes of 100,000. Rd. 20,000. Rd. to be destinated for paying our creditors, and interest for cash borrow'd the remaining 80,000. Rd. to remain in trade, and to be made use of no otherwise.

Ac-

According to the first article, I John Lembke have furnished 60,000. Rd. or 3-5ths, of the whole, and I Jacob Thaber 2-5ths, or 40,000. Rd. each agreeable to the adjoined Inventory, or list of cash, debts and wares. Hence we have reciprocally discharged each other, agreeable to which, all exceptions and objections, are void and of no effect, be of what denomination they will.

(L. S.)

John Lembke's

receipt for 40,000. Rd. to T. T.

(L. S.)

Jacob Thaber's

receipt for 60,000. Rd. to J. L.

Art. 2.

Each party shall have the liberty, to take a certain sum of money and goods

T 2

out

out of the stock in trade, and first, I John Lemble 3000. Rd. or the value thereof, and I Jacob Thabor 2000. Rd. or the value thereof. Shou'd either party have occasion for more money, than the specified sum, it must be paid him, provided it can be done, without weakening the trading stock. Which sum must be return'd in 12. months time, with the usual interest.

Art. 3.

All debts introduced by either party, are to be received so, that the person who introduces them into the trading-stock, is to stand bail for 6. years together. Providing some of the restant debts, should not be answer'd, in the above time of 6. years, to be repaid by that party from whence they came. in current money. Was the sum enter'd out at use, the interest to be paid also, but if not, no interest to be paid. If in case, new writings should be received by us, in the space of 6. years, for any of the old debts, thence the enterer thereof, is made free from

from his bail, neither need he be answerable any more. On the contrary, should any of the debts be paid in part, the enterer is not freed from his bail, but remains answerable for the rest.

Art. 4.

The direction of this trade in company, shall be transacted by us both in community, &c.

The above mention'd 12. articles have been prudently considered by us. We further bind ourselves reciprocally, to observe faithfully and sincerely, all the articles contain'd in this present agreement, nor are they to be infringed directly or indirectly, by the respective parties. We abdicate all exceptions or objections, bounties, freedoms, ecclesiastical and human laws, abridgements, protections, and in short every thing, that may tend to the advantage of the one, or disadvantage of the other. And for the more effectuating the same, we have signed this agreement, with our hands,

T 3

and

and have caused the seal of our arms to be put thereto.

Done at Altona the 20th March 1757.

(L. S.) John Lembke.

(L. S.) Jacob Thabor.

*An Agreement
concerning a particular trading-
Company.*

Know all men by these presents, that a particular trading company is erected between Mr. John Peter Yung, on the one side, and Mr. Charles George Esch, on the other, for trading in Iron, on the following conditions, fixed and concluded.

In the first place: this trading-company shall commence, immediately after the signing of these presents and to traffick in nothing but iron, tho' more especially in iron-bars, cut-iron, short-bars and hoop-iron.

Secondly,

Secondly: Mr. Esch engages himself to furnish all the necessary forges, for said iron, and to acquaint Mr. Yung, with such dealers, as he can sell his iron to. On the contrary.

Thirdly: Mr. Yung binds himself to advance, or pay down 4. or 5000. Rd. which will be required, according to calculation, to drive on said trade, and for which no interest is to be paid. Providing more money shou'd be wanted, in the progress of this trading-company, 4. or 5. per cent to be paid for the same.

Fourthly: It is resolved, that this iron-trade be carried on, in the name of Mr. Yung, as payer and receiver of all monies, consequently to keep the books, accounts and correspondence, to act in foreign sales, all bills-of-exchange, bills-of-lading notes or assignments to run in his name, and to be sign'd by him. But

Fifthly: In such a manner, that Mr. Esch may look over the correspondence, when he chuses, and take care of the purchase or buying in, till such times as Mr. Yung has acquired the necessary experience. But more especially, each con-

tracting party, binds himself to maintain this and the former 4th article, in the most conscientious manner.

Sixtly : Is resolved, that the books and accounts be kept at M^r. Yung's own expences ; but with this proviso, that at the balance of every year's end, a special account be delivered to M^r. Esch.

Seventhly : The presupposed gain or profit, or contrary to our opinions, the loss or damage, shall be shared half and half, on balancing the annual accounts ; on this condition, that M^r. Esch's share be paid him, on his giving a receipt for the same.

Eighthly : This agreement, formed by a mature deliberation on both sides, shall remain in full force and virtue, for six years together, to commence the day it was signed, unretractable ; unless, either one or other of the parties should die : shou'd this unexpectedly take place, the agreement to be no longer binding, but the dividends exactly distributed. Should the heirs think fit to make a new agreement, to be look'd upon, as having no manner,

manner of attachment with the present one.

Lastly ; Each party binds himself, to keep and maintain this present agreement uncorrupted and inviolable , totally renouncing all kinds and forms of law, which through mistake, and not wilfully. may appear in said articles. In witness whereof, this agreement is drawn double, sign'd, seal'd and exchanged. Frankfort the —

(L. S.) John Peter Yung.

and the other

(L. S.) Charles George Esch.

*Agreement
concerning an associable company.*

Since Sir George — and Mr. Jacob Clausius, have agreed together, to begin to trade in company, and for each others security, have agreed as follows, &c.

T 5

That

That this present agreement be drawn up, and the company consist in

The first place : In the following, who shall have the under mention'd sums advanced them, &c.

to Mr. A— at M— Rd. 3000:-

to Mr. B— & C— at Rd. 1000:.

to Mr. C— at O— 1000:-

Total . . Rd. 5000:-

in Hamburger bank money ; that is, to the first, on a sufficient furnishment of copper, and to both the last, according to the course of business, and retarded remittances. Thence is bound

Secondly : Sir George — binds himself to furnish the Rd. 5000: — banco, either in ready cash, all at once, or in such a manner, as Mr. Clausius shall require it, that he may be enabled, to pay such goods as have been purchas'd for this trade, and answer the bills thereon depending, at the time appointed. In consequence of which Sir George —
was

Thirdly :

Thirdly : To regard those people, to whom the money has been advanced, as his own proper debtors, and all the warehouse-goods, as his own proper pawn, and in case of necessity, to act therewith, according to the statute of mortgages.

Fourthly : Mr. Clausius obliges himself, to carry on said business, according to the best of his knowledge, and conscience for the profit and advantage of both sides, to keep the accounts faithfully, and at the year's end, to make up an exact balance of the whole, so, as to make oath thereon, if required.

Fifthly : Though Mr. Clausius has no need to advance money, of Sir George any right to take interest for his, nevertheless the profit to be devided, half and half, and paid at the years end, without any abatement.

Sixthly : The contracting parties place an entire confidence in each other, and Sir George — has offer'd to bear such losses, alone, which can not immediately be laid to Mr. Clausius's charge, through negligence, or mistake ; but, in order to make the latter more precautions and diligent,

diligent, it is agreed on, that the 1--4th part of all losses, which may happen, fall to his charge.

Seventhly: If either of the parties should think fit to dissolve the partnership, he must give warning 6 months beforehand. Should this be done by Sir George —, and Mr. Clausius can make it appear, that it is impossible for him to get all restant debts in, against that time he shall be obliged to pay $\frac{1}{2}$ per cent per month, for all remaining debts and to use all means to get them in. But should Mr. Clausius resign, he is obliged to return the whole advanced sum, before the expiration of the 6 months.

Lastly: According to the 3^d article, Sir George — can act against every thing belonging to this trade in company, according to the statute of mortgages, and for his better security, Mr. Clausius binds himself and all that he has.

Done at &c —

An

An Agreement of Separation.

By virtue of these presents, between Mr. A— Mr. B— and Mr. C— concerning a trading company erected the 24 March 1752, and to continue for the space of ten years, in the city of Leipzig; but said gentlemen, not finding it convenient, to continue said company any longer; have resolved to separate, annihilate the same, in manner and form following, viz.

I.

Mr. A— and Mr. C— declare, how they give up, resign and yield their trade to Mr. B—, together with all active and passive debts, mercantile materials, or implements, of what kind soever, either in Leipzig, Franckfort, Naumberg, Brunsvic or in any other place; that he may assume, usurp and lay claim to all and every part thereof, as is his own real property, and from this date, recover any kind of debts in his own name, and to transact in every respect, according to his own free will and pleasure.

2. The

2.

The resigning gentlemen, Mr. A— and Mr. B— oblige themselves further, that from this day on, they have nothing to do with said branch of trade; that they will receive no payments, or contract any debts, here or elsewhere, on account of said trade, either separately or combined; that nothing be attributed to Mr. B—which is not specified in these presents, and particularly stipulated in these articles of separation, and either deliver'd to him in part, or regulated in the writings.

3.

Mr. A— and Mr. C— bind themselves further to become bail, to Mr. B— for the truth and justness of the nominated debts, whether active or passive, untill the next *Jubilate-mart*, and no longer.

4.

On which account Mr. B— must pay to Mr. A— and Mr. C— the sum of twenty thousand

thousand rixdollars, on signing this Contract of separation 10,000 Rd. on the approaching *Jubilat-mart* 5000, and the remaining 5000 Rd. the next following *Michels-mart*, the same year, &c.

Done at Leipzig the 23^d February 1757.

(L. S.) A.

_____ B.

_____ C.

*An Agreement,
between a Merchant, and his
Clerk.*

This day, being the 10th of February 1757 Is agreed on, between John Richter, merchant and trader of this city, on the one hand, and Matthew Kock, merchant's clerck, on the other, as follows, &c.

The above mention'd Matthew Kock, binds himself for the space of four years together, to commence the 1st of this present month of March 1757, and continue

tinue untill the 1st of February 1761, as a merchant's clerk to me John Richter. He also obliges himself to be honest, active and diligent, during said time, to execute and perform all kinds of commercial occupations, committed to him, with care and industry, observing my interest in every thing, to the extent of his power, and to prevent every thing that may tend to my loss; on pain of forfeiting his all.

In requital of which, I John Richter promise to him Matthew Kock, not only meat, drink, washing and lodging, for his service, but likewise, to pay him without any restriction, the sum of one hundred rixdollars per annum, for the two first years, and for the two last, each one hundred and fifty rixdollars.

Providing either the one or the other, should think proper to change, on the expiration of the said term of 4 years; is obliged to make it known 6 months before the agreement is ended.

For the more strengthening and confirming the contents of this agreement, each party has signed the same, and caused the seal of their arms to be put thereto.

Franckfort, the day and year above written
1757.

(L. S.) John Richter.

(L. S.) Matthew Kock.

Agreement of an Apprentice-ship.

Since Mr. Christian Arnold in Altona, has agreed with Mr. Fredric William Manschaf in Hanover, to take his son John Manschaf apprentice, by which occasion the following is agreed on, and for the security thereof, this present contract is drawn.

First: John Manschaf binds himself apprentice from the 1st of May 1760, to the 1st of May 1765, and thus 5. years together, to Mr. Arnold or his heirs, or successor in trade and commerce, during which time to behave soberly, faithfully and sincerely, indefatigable in all kinds of mercantile business, intrusted to his charge, to divulge no secrets, that may prove to his masters disadvantage, but to pro-

promote his interest as much as in him lies, and prevent his loss. To which

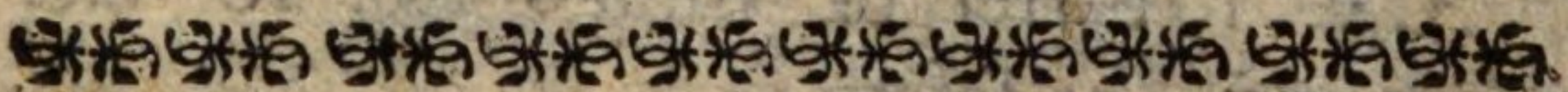
Secondly : Mr. Arnold as principal binds himself for the continuation of 5. years, to give his said apprentice, meat, drink, washing and lodging, at his own table, and in his own house ; to promote him in the paths of piety and godliness, and to give him such instructions in trade and commerce, that at the expiration of his years of apprentice-ship, he may engage himself as a well qualified clerk, in some other counting-house, to which his present matter (according to his behaviour) offers to recommend and assist him.

Thirdly : Mr. Manschaf obliges himself, to find his son with apparel, during the 5. years of his apprentice-ship, and besides that to pay for the three first years 200. Rd. Hamburger banco, apprentice-money, one half on signing this agreement, and the remaining 100. Rd. at the end of the 3^d year. The aforesaid, also stands bail for his son's honesty, in a bond of 1000. Rd. banco.

On

On the termination of the 5. years of apprenticeship, all obligations cease. Should either of the parties be inclinable, to make a new agreement, by mutual consent; to be done, according to justice and equity. And for the more effectuating the same, this contract is drawn double, and properly signed and seal'd.

Altona and Franckfort the 10th April 1760.



VI.

A B O N D

O R

O B L I G A T I O N.

*An Obligation for money lent on
Wares.*

I under-written acknowledge, that Mr.
Claus Preufs has advanced, and paid
V 2 me

me down in ready money the sum of one thousand Rixdollars. I therefore promise to pay him, or the lawful owner of this obligation, within the space of three months, the above mention'd 1000. Rd. together with 3. per cent interest per month; and, until the accomplishment of which, I bind myself and all my goods, nothing excepted; and for the greater security thereof, I have given the said

A. P. 1. barrel of Indigo No. 10. &c. as a pawn, or safety.

Shou'd it happen, contrary to my opinion, that I could not return the principal and interest, at the time appointed, my creditor has then full power to dispose of the pawn, according to reason, without any further ado; and to pay himself both principal, interest and expences arising from the sale thereof. However, with this reservation, that the surplus, be returned to me again.

In regard to taking care of the pawn, Mr. Claus Preiss, can act therewith, as with his own, and on taking due care thereof, if perchance it shou'd be destroy'd
by

by fire, water or otherwise, to be noways answerable for the same. In witness hereof I have sign'd this obligation.

Hambro' the —

A Counter - bond,

which may be demanded on pledging goods.

I acknowledge to have receiv'd from Mr. Antony Erich, a barrel of Indigo, weighing eight hundred ft . tare, as a pledge for one thousand Rixdollars bank-money, I lent him; which said barrel of indigo, I promise to deliver to him, or the producer of this note, on being paid the above mention'd principal and interest for 3. months, undeniably. And for the more security hereof, I have sign'd this note.

Hambro' the —

A Common Bond.

I under-written do acknowledge by these presents, for me, my heirs and assigns,

to have this 20th of January 1765, receiv'd from Mr. Peter Jacobsen of this town, two thousand Rixdollars current money, on interest, renouncing all exceptions, of every kind and denomination.

I also bind and oblige myself to pay 5. per cent interest for the above mention'd 2000. Rd. danish currency, per annum, to the aforesaid creditor, his heirs, or possessor of this obligation, commencing this date, without any restraint or expenses; as also to return the said 2000. Rd. on warning being given by either party, half a year before hand: To which end I renounce all manner of exceptions, evasions and gratifications whatsoever, by pledging all my present and future possessions, be where they will, until this whole debt be paid and discharged.

In witness of the truth, and for security's sake, I have signed and sealed these presents, with my own hand.

Done at Altona 20th January
1763.

VII.

CESSIONS.

A cession, or resigning a legacy.

I under-written acknowledge to be indebted to Mr. John Otto, the sum of one thousand Rixdollars, in consequence of a bond, bearing date the 30th January 1762, as yet one thousand mark, besides interest not yet paid, thence a suit at law is entered against me, to prevent which, and towards paying my debt, I hereby resign and yield up to Mr. John Otto, 1000. mk. banco, out of a legacy, left me by my deceas'd father Mr. — or the value thereof in current money.

I therefore quit, yield and resign, in the best manner and form, according to law, 1000. mk. or the real value thereof, to Mr. John Otto, so, that he has full power and authority to receive so much, out of my deceas'd father's inheritance,

belonging to my portion, without any further consent from me, having expressly impowered him so to do.

In witness whereof, and exempt from all and every kind of exceptions and gratifications, I have signed and sealed these presents.

Hamburg the —

*Cession
of a debt.*

As Mr. Jacob Eberhard has been indebted to me for three years together, for wares sold, money lent, principal and interest, the sum of twelve hundred and forty Rixdollars, in louis d'ors, at five Rixdollars each, according to the inclos'd account, and my circumstances not permitting me to recover said debt myself, have resolved to commit it to the care of Mr. Ernst Roode.

I therefore empower said Mr. Roode, by virtue of this cession, to act as he thinks fit, with my creditor Mr. Eberhard, concerning the aforesaid sum; to come to
friend-

friendly terms with him, and fix times for payment, otherwise to sue him at law, in short, to act as if it was his own, and as he may think proper: For which reason, and without any mental reservation, claim or pretension, resign and quit said demand according to law; however with this clause, that I remain bail no longer, than six months from this date; shou'd Mr. Roode, either by negligence in getting payment, sustain any loss, or otherwise, I am not to be answerable for it, he must undergo the loss himself.

Lastly: I do hereby certify, that Mr. Ernst Roode has this day paid me the value of the 1240. Rd. resigned to him, after having first deducted 6. per cent, for advancing the money, and expences which may arise in getting payment, hence I have no further demand on him.

In witness whereof, I have drawn this Cession and Instrument of resignation, signed it with my own hand, and put the seal of my arms thereto.

Done at Altona the 10th day of August
1767.

VIII.

A MORTIFICATION'S-
RECOGNISANCE,
CONCERNING A LOST (DOCUMENT)
WRITING.

I underwritten do certify, for me, and in my name, my heirs and assigns, that on this day Mr. John Krebs has paid me one thousand mark, with interest, danish currency, which I lent him the 1st May, last year; hence I am obliged to return him his bond and obligation again.

But by some mistake or other, unknown to me, his bond is lost, and after diligent searching, can not be found; for which reason, I bind myself, if peradventure it shou'd be found, to deliver it to the said Mr. Krebs.

But

But in order to free Mr. Krebs , from any further demand , about the 1000. marks, lawfully paid and discharged, I do by this present recognition, quit , free and discharge him, from this very hour, and declare the aforefaid bond or obligation to be void and of no effect : to that neither I , my heirs, administrators, or assigns, nor any future possessor of said bond or obligation, shall have any right to demand payment, either now, or any other time to come.

All and every magistrate, judge, or courts of law, are desired not to allow any law-suit to commence , concerning the above mention'd bond or obligation, against Mr. Krebs, or his heirs ; but rather , on producing this instrument, to secure him against all demands, on that occasion.

In witness whereof, I have signed this mortification-recognifance, with my own hand, &c.

IX.

A GENERAL RECEIPT
FOR A BANKRUPT.

We under-written acknowledge by these presents, to have received from Mr. N— the just and lawful sum agreed on, for us and for our friends; in consequence of an agreement made and perform'd; on which account, we grant him a receipt, sign'd by our own hands, renouncing all and every form of debt, for us and for our friends, according to the strictest letter of the law.

At the same time, we renounce both for us and for our friends, by virtue of a letter-of-attorney, from every demand given into the recorders office, against the afore-said Mr. N— after the proclamation had been issued, to be void and of no effect,

effect, being willing that the writ against him cease, and all his books of accounts, and other effects, not only be restored, but that he be put into the lawful possession thereof, and to have a free disposition over the same, without any limitation.

Altona the 29th August 1767.



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Extensive handwritten text at the bottom of the page, mostly illegible due to fading and bleed-through.

This day we might find you a Pagan.

wholesaleman - } marchand engros.
wholesaledealer }

Ingot, un lingot.

Virtue's an ingot of Peruvian gold,
Sense the bright ore, Potosi's mines unfold;
But Temper's image must their use create
And give these precious metals sterling
weight.

7c.

May

May, Johann Carl, / Smith, George. / Cramer, Johann Heinrich,

John Charles May's Commercial-Letters According To Professor Gellert's
Rvles

Bremen 1768

Augsburg, Staats- und Stadtbibliothek -- H 1474

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